DOCUMENT RESUME

ED 276 536 RC 015 900

AUTHOR	Vaughn, D. Lanette; Vaughn, Paul R.
TITLE	Handbook for Rural Students: Finding Employment and Adjusting to Urban Areas. Revised Edition.
INSTITUTION	New Mexico State Univ., Las Cruces.
SPONS AGENCY	New Mexico State Dept. of Education; Santa Fe. Div. of Vocational Education.
PUB DATE	Jun 85
NOTE	195p.
PUB TYPE	Guides - Classroom Use - Materials (For Learner) (051)
EDRS PRICE	MF01/PC08 Plus Postage.
DESCRIPTORS	*Adjustment (to Environment); *Career Planning; Community Services; Entrepreneurship; Guidelines; Job Performance; *Job Search Methods; Learning Activities; Personality Assessment; Relocation; *Rural to Urban Migration; *Rural Youth; Secondary Education; Urban Environment; *Urbanization; Work Environment

ABSTRACT

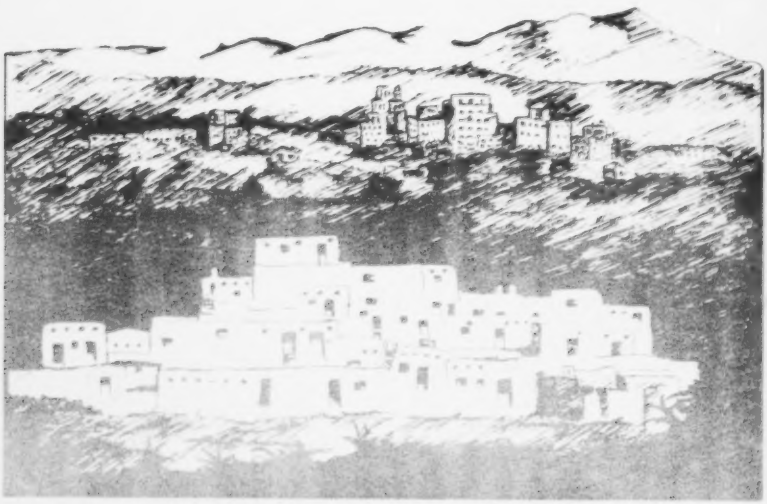
Designed to help rural students find employment and adjust to life in urban areas, the handbook provides basic information in six subject areas. Part I focuses on getting to know yourself by assessing past activities, preferences, abilities, personality, limitations, and values. Part II explores aspects of jobs and careers: being career oriented, exploring career clusters, and locating available jobs and training. Part III discusses finding the right job, obtaining a social security number, completing job application forms, writing resumes, compiling sample portfolios, and preparing for an employment interview. Part IV considers self-employment and includes examples of successful companies which started small, characteristics needed for beginning a business, business in rural areas, where to get money to start a business, and publications to read about beginning a small business. Part V covers keeping and succeeding at a job, dealing with the boss, obtaining promotions, changing jobs, and losing jobs. Part VI presents material about adjusting to working and living in an urban area: combining job, personal, and family life; utilizing leisure time; using transportation; budgeting finances; and using service agencies. Each section includes appropriate sample forms and letters, worksheets, practice activities, and self-correcting review tests. (NEC)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED276536

HANDBOOK FOR RURAL STUDENTS:

Finding Employment And Adjusting To Urban Areas



"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY

Lonetta Vaughn

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

☑ This document has been reproduced as received from the person or organization originating it.

☐ Minor changes have been made to improve reproduction quality.

• Points of view or opinions stated in this document do not necessarily represent official OERI position or policy.

RC015900

AUG 1986
RECEIVED
ERIC/CRESS

HANDBOOK FOR RURAL STUDENTS: FINDING EMPLOYMENT AND ADJUSTING TO URBAN AREAS

(Revised Edition)

By

D. Lanette Vaughn and Paul R. Vaughn, New Mexico State University, Las Cruces, New Mexico 88003

A Project Funded By

The New Mexico State Department of Education-Vocational Education Division, Ms. Wilma Ludwig, Director

June, 1985

BEST COPY AVAILABLE

ACKNOWLEDGEMENTS

This handbook has been made possible through a grant made available by the State Department of Education, Vocational Division. For their assistance in obtaining and administering the grant, we wish to thank Phil Felix and Wilma Ludwig.

The authors also wish to thank Dr. Everett Edington and Dr. Lloyd Cooper, Department of Educational Management & Development, New Mexico State University for making publication of the handbook possible.

The cover picture of this handbook was done by Debby Guerrero.

A special thanks also goes to the following individuals who reviewed the handbook and provided many suggestions:

Ronald Bateman
Danny Bryant
Manuel Chavez
Jamie Cano
Kathrin Dinwiddie
Pat Geisheimer
Rose Ann Hernandez
Judy Jiron
Leann Shelley
Frank Ureno
Ron Wolhart
Pat Wolf

"The New Mexico State Board of Education and the State Department of Education do not discriminate with regard to race, culture, ancestry, color, national origin, sex, age, religion, or handicap in their programs or hiring practices."

TABLE OF CONTENTS

		PAGE
PART I.	**Who are You?**	1
	Getting To Know Yourself As A Person Who Can Succeed In A Career	1
	Getting To Know Yourself--Your Past Activities	3
	Looking At You--Your Preferences	9
	Looking At You--Your Abilities	12
	Looking At Yourself--Your Personality	19
	Looking At Yourself--Your Limitations	22
	Looking At Yourself--Your Values	25
	Improving Your Job Chances Through Control	34
	Test On Part I	38a
PART II.	**Exploring Jobs And Careers**	39
	Being Career Oriented	39
	Exploring Career Clusters	41
	Locating Available Jobs And Training	49
	Test On Part II	61a
PART III.	**Getting a Job**	62
	How To Find The Right Job	62
	Social Security Numbers	76
	Filling Out Job Application Forms	77
	Resumes	86
	Sample Books And Portfolios	92
	Interviews	93
	Before Taking A Job	100
	Test On Part III	101a
PART IV.	**Is Starting Your Own Business For You?**	103
	Successful Companies Which Started Very Small	104
	Characteristics Needed For Beginning A Business	106
	Businesses In Rural Areas	107
	Where To Get Money To Start A Business	108
	Publications To Read To Learn More About Beginning A Small Business	109

TABLE OF CONTENTS (Continued)

PAGE

PART IB. (Continued)

Starting A Business 111
Schools And Courses 112
Test On Part IV 112a

PART V. **After You Get The Job--What Next?** 113
Keeping And Succeeding At A Job 113
The Boss 122
Promotions 128
Changing Jobs 130
Losing A Job 134
Test For Part V 136a

PART VI. **ADJUSTING TO WORKING AND LIVING IN AN URBAN AREA** 137
Combining Job, Personal And Family Life 138
Leisure Time 141
Transportation 150
What To Do With Your Money 153
Budgeting Your Money 161
Service Agencies 164
Test For Part VI 170a

ANSWERS TO TESTS 171

PART I -- WHO ARE YOU?

GETTING TO KNOW YOURSELF AS A PERSON WHO CAN SUCCEED IN A CAREER

You have discovered by this time in your life that you need money! Money has been called a necessary evil. At least most of us realize it is ***necessary***. Food, clothing, a place to live, transportation and entertainment all cost money. How do we get money for all these things? Since we will only deal with ***legal*** methods of obtaining money , there are two: (1) having someone give you money, and (2) working for money.

You will shortly, if you have not already, get to the age where you can no longer count on others to give you money or provide all your needs. You are beginning to want to provide for your own needs. When you have a family of your own, you will have others to provide for as well as yourself.

To make money you will need to find a job. How does one begin to find a job? That's the purpose of the first part of this publication. In Part I, you will learn how to:

- Make records of your **Past Activities**
- List your **Preferences**
- Take a look at your **Abilities**
- Inventory your **Personality**
- Look at your **Limitations**
- Think about your **Values**
- Begin to do something to improve your **Job Chances**

Remember when you first tried riding a bicycle or horse? Did you just get on and ride off perfectly balanced and graceful? Probably not. Everyone is a little afraid and awkward when trying something new. If you kept trying, chances are you are now quite skillful and sure of yourself.

The same is true of your first attempts at getting and keeping a job. You will be a little unsure of yourself and afraid at first. With practice, persistence and some assistance from others, you become skillful and confident at getting, keeping and being happy at a job.

You can be a valuable asset to an employer. **You can become a success!**

This book is designed to help you get and keep a job which will provide the money you need for a satisfying life. In addition, careful study of ***yourself*** as you read this book will help you find a job which will meet more than your monetary needs. The job you want is one which will suit you and your needs in a way that can lead to your success and happiness. The right job will make the most of your physical characteristics, your interests, your personality traits and your abilities.

ACTIVITY:

You may be somewhat doubtful and feel helpless about the task of deciding what you want in a job. List here some of the questions you have about yourself and a job.

_____

_____

_____

_____

You may have listed things such as ***What do I really want to be? What do I want from a job? How do I get a job? Do I need more education?*** These questions and others you wrote are

similar to those asked by many people. This part of the book is designed to help you answer such questions for you and your situation. Let's start by trying to find out who you really are.

GETTING TO KNOW YOURSELF-- YOUR PAST ACTIVITIES

Of course you know who you are. You know your name, where you live, and what you like to do. Now all you need to do is put what you know about yourself into a package that can help you determine a suitable job.

Actually, if you think about it, you already have some skills which will help you in getting and keeping a job. Your experiences and activities at home, school, church and in your neighborhood all have begun to get you ready. You may have had part-time or volunteer jobs. All of these things have shaped you into the person you are.

These are all things you know about yourself now. But will you always remember if you don't keep a written record? Probably not. From time to time, other people will ask you for information about yourself. You will need written records in order to provide this information. You can keep these records and add future experiences. This information will also be necessary if you need to develop a resume for certain jobs. (You will be learning about resumes in other parts of this book.)

The most frequently used types of information are:

- **Education**
- **Work Experience**
- **Military Experience**
- **Extracurricular Activities**
- **Group Memberships and Positions Held**
- **Honors Received and Special Efforts (Publications, Offices, Etc.)**

A record sheet is provided for each of these categories as a means of helping you keep track of what you have accomplished. Carefully fill out the information on each record sheet. Some record sheets may not apply to you at this point in your life but could at a later time.

****

HONORS & SPECIAL EFFORTS RECORD

****

List here any honors you have received:

HONOR	SPONSOR	DATE

List here any special efforts you have made. You may want to list such things as volunteer work, publications, computer programs developed, etc.

_____

_____

_____

_____

_____

_____

****

GROUP MEMBERSHIP RECORD

****

List any organizations to which you have belonged and your role in each:

ORGANIZATION	ROLE (MEMBER, OFFICER, COMMITTEES, ETC.)	DATES

****

EXTRACURRICULAR ACTIVITY RECORD

****

List any extracurricular activities in which you have participated and your role in each. (For example, Sports, Drama, School Activities, Foreign Countries Visited, etc.):

ACTIVITY	ROLE	DATE

****

MILITARY EXPERIENCE

****

List all information pertaining to any military experience you have had:

Branch of Service _____
Dates of Active Duty _____
Highest Rank Attained _____
Current Status _____
Source of Commission (If Any) _____
_____

SERVICE SCHOOLS ATTENDED:

SCHOOL	LOCATION	DATES

MILITARY SPECIALITIES

_____
_____

HONORS AND DECORATIONS

_____
_____

****

WORK EXPERIENCE

****

List any part-time jobs held:

_____

_____

_____

_____

_____

List any full time jobs held:

_____

_____

_____

_____

List any volunteer work experience conducted:

_____

_____

_____

List any awards, recognition, or special assignments:

_____

_____

_____

****

EDUCATION

****

Obtain and attach transcripts of education completed: (Diplomas, certificates, etc.)

HIGH SCHOOL _____

YEAR GRADUATED _____

VOCATIONAL OR TRAINING PROGRAMS: (These may be at the high school or post high school level)

INSTITUTION	COURSE	DATE

COLLEGE OR UNIVERSITY COURSES OR DEGREES:

INSTITUTION	COURSE/DEGREE	DATE

****

EDUCATION (Continued)

****

HONORS, SCHOLARSHIPS, AWARDS:

_____

_____

PROFESSIONAL CERTIFICATIONS (CERTIFICATES OR LICENSES):

_____

_____

YOU HAVE EXPERIENCES THAT WILL HELP YOU GET A JOB!

LOOKING AT YOU--YOUR PREFERENCES

Every person is a unique individual. Just as no two flowers or no two snowflakes are exactly the same, no two people are the same. Things that are pleasant for others may not be right for ***you***. Spend some time deciding what kind of person you are. What do you like? What do you dislike? Answer the following questions to get you thinking about your preferences.

PREFERENCES

FREE TIME

When I have free time, I like to: _____

_____

_____

I like to do this because: _____

_____

_____

SPORTS

Do I like sports? _____ If so, why? (It could be such things as excitement, recognition, competition, etc.)

_____

_____

Do I like team or individual sports? _____

COURSES IN SCHOOL

Which courses are my favorites? _____

_____

_____

COURSES IN SCHOOL (Continued)

Why? _____

_____

Which courses are my least favorite? _____

_____

Why? _____

_____

MONEY

When I have money that need not be spent on necessities, what do I do with the money?

_____

If I spend it, on what? _____

If I save or invest it, where do I do this? _____

_____

Why? _____

PEOPLE

Do I like working with others? _____

Why? _____

_____

PEOPLE (Continued)

Do I like the idea of helping people? _____

Directly? (Actually being in contact with people) _____

Indirectly? (Little actual contact, but end result is still helping others) _____

If you have no way to determine your people interests, these questions may help:

Have I done volunteer work? _____
Did I enjoy the work? _____
Was the work directly with individuals or with groups or through paper work? _____

LOOKING AT YOU--YOUR ABILITIES

We all have many abilities which are related to success and satisfaction in various careers and jobs. Information is provided here to help you look at your abilities. Read the information given on each type of ability and see which abilities you have. You ***do have many abilities*** which will make you a valuable employee!

AESTHETIC ABILITY

People who have aesthetic ability:

- Notice details often missed by others
- Are able to concentrate and block out other people and things

AESTHETIC ABILITY (Continued)

- Enjoy developing something new
- Enjoy balance, harmony, symmetery
- Enjoy being creative (building, making)

Examples:

High Aesthetic Ability: Florist, Artist, Theater, Music, Photographer, Inventor, Author

Average Aesthetic Ability: Cabinet Maker, Printer, Farmer, Construction, Illustrator, Manufacturer

HUMAN RELATIONS ABILITY

People who have human relations ability:

- Get along well with others
- Are well liked for self
- Understand others
- Are not extremely emotional
- Listen well
- Genuinely care for others

EXAMPLES:

High Human Relations Ability: Psychology, Public Service Jobs, Politics, Social Work, Teaching, Counseling

Average Human Relations Ability: Most Occupations

INTELLIGENCE

People who have high intelligence:

- Usually do above average on intelligence tests
- Enjoy learning
- Are able to comprehend most concepts quickly
- Learn easily and quickly

EXAMPLES:

High Intelligence: Almost all jobs at the highest level in an institution or industry

Average Intelligence: Most jobs require average intelligence; success depends to a great degree on determination and hard work

MATHEMATICAL ABILITY

People who have high mathematical ability:

- Work well with numbers (you can probably judge this by how well you have done in mathematics classes)
- Usually enjoy working with numbers, calculations, number problems, analysis

EXAMPLES:

High Mathematical Ability: Engineering, Mathematics, Architecture, Medicine, Accounting

Average Mathematical Ability: Manufacturing, Technology, Marketing, Programming, Drafting

MECHANICAL ABILITY

People who have mechanical ability:

- Work well with hands--quickly and accurately
- Have coordination of hands, fingers and eyes
- Can make models, hammer, type easily

EXAMPLES:

High Mechanical Ability: Engineering, Aviation, Construction, Mechanic, Welding and Drafting

Average Mechanical Ability: Secretaries, Machine Operators, Cosmotologists, and Drivers

PHYSICAL ABILITY

People who have physical ability:

- Are coordinated
- Are in good health
- Are rarely sick enough to stay home
- Enjoy physical exercise

EXAMPLES:

High Physical Ability: Dancers, Athletes, Auto Drivers, Astronauts

Average Physical Ability: Most jobs. Many jobs require special physical ability such as being able to lift heavy weights daily or stand on one's feet for long periods

REASONING ABILITY

People who have reasoning ability:

- Do well in school
- Have high numerical and verbal ability
- Are able to think through problems and develop solutions

EXAMPLES:

High Reasoning Ability: Careers requiring four or more years of education beyond high school: Medicine, Engineering, Science, Law, Teaching

Average Reasoning Ability: Careers requiring one or more years of education beyond high school: Technology, Secretarial Science, Business Management, Buying and Machine Jobs

SPACE VISUALIZATION

People who have space visualization:

- Picture spaces and sizes easily
- Distinguish relationships between objects in mind and space

EXAMPLES:

High Space Visualization: Scientists, Engineers, Draftsmen, Architects, Artists, Home Economists and Designers

Average Space Visualization: Welders, Electricians, Photographers, Dancers and Composers

VERBAL ABILITY

People who have verbal ability:

- Understand and use words well
- Have a pleasing voice
- Communicate well
- Have a good vocabulary
- Have a nice way of saying things

EXAMPLES:

High Verbal Ability: Salespersons, Teachers, Lawyers, Journalists, Radio and Television Announcers and Counselors

Average Verbal Ability: Social Work, Police, Buying, Secretarial Science and Nursing

WRITING ABILITY

People who have writing ability:

- Express themselves in writing easily
- Are good at sentence construction and grammar
- Have neat handwriting (or can type well)
- Have an extensive vocabulary
- Can think clearly when writing
- Can spell accurately

EXAMPLES:

High Writing Ability: Authors, Technical Writers, Researchers, Professors and Playwrights

Average Writing Ability: Teachers, Secretarial Science, and anyone who must do reports and letters routinely on a job

Think about which of these abilities you have. You will have some of the abilities given here in varying degrees. Use the chart on the following page to assess your abilities.

MY ABILITIES CHART

DIRECTIONS: **(A)** AFTER READING THE ABILITIES LISTED PREVIOUSLY, CHECK (✓) THE SPACES WHICH YOU FEEL ARE TRUE OF YOURSELF. YOU MAY NEED TO CHECK THE DESCRIPTIONS OF EACH ABILITY AGAIN. YOU MAY WISH TO DO THIS CHART AND THEN DISCUSS YOUR ABILITIES WITH SOMEONE ELSE. THEN REDO YOUR CHART IF NECESSARY. REMEMBER, NOT EVERYTHING OTHERS SAY IS TRUE OF YOU, BUT DO GIVE SOME THOUGHT TO INPUT FROM OTHERS. **(B)** NEXT, RANK THE TOP FOUR ABILITIES, PLACING A 1 IN THE RANK COLUMN OPPOSITE THE ABILITY MOST LIKE YOU. **(C)** THEN RANK 2ND, 3RD, ETC.

Ability	Check (✓) These True of You	Rank
AESTHETIC		
HUMAN RELATIONS		
INTELLIGENCE		
MATHEMATICAL		
MECHANICAL		
PHYSICAL		
REASONING		
SPACE VISUALIZATION		

LOOKING AT YOURSELF--YOUR PERSONALITY

A large part of the reason for the preferences and abilities you listed on the previous page is a result of your personality. Your personality will help determine what job is right for you. There are many ways to study your personality. One of the best ways is for you to think about yourself. Some information is given here to help you begin to match your personality with a type of job.

PERSONALITY TRAITS CHART

Trait	Description	Type of Job
GREGARIOUS	Prefer being with people to being alone. Spend little time by self. Feel restless and lonesome when spending long periods of time alone.	Contact with people as part of work environment. May wish to work as part of a team.
SOLITARY	Enjoy spending some time alone. Often unhappy or irritable if unable to get some time away from constant contact	Work alone or on projects which require little team work and group effort.
EMOTIONALLY CHANGABLE	Have difficulty controlling feelings. Show feelings quickly and in obvious ways. When happy--very happy. When low--feel very low.	Low key occupations without time deadlines, high competition and high people contact. Avoid jobs with much exposure due to frustration and constant pressure, especially if others are involved.
EVENLY EMOTIONAL	Usually take things that happen without temper and without being overly affected by feelings.	Most jobs are suited to this personality. Jobs with high levels of pressure & competition are usually not a problem.

PERSONALITY TRAITS CHART (Continued)

SENSITIVE	Know how others feel. Aware of needs and attitudes of others. Careful not to offend others.	People-oriented. Public and human service.
INSENSITIVE TO OTHERS	Don't realize how other people are thinking, feeling, wanting, and needing. May anger or hurt others.	Low contact with people, especially in pressure situations.
ORDERLY/ METHODICAL	Plan carefully. Make an effort to be orderly. Often uncomfortable if things are messy and poorly planned. Usually work better in a relatively quiet atmosphere.	Structured jobs that have definite deadlines. Jobs which reward planning (sometimes written) and records. Have own work space or share with few people.
CASUAL	Reacts best to situations just as they occur. Enjoy not being precise and orderly. May be able to work in relatively noisy environment.	Spontaneous kinds of jobs. Jobs without definite time deadlines. Jobs which don't require detailed reports.

The description of personality traits listed above may have given you the idea that your personality must be completely gregarious. Or you could have decided your personality best fits into the category of insensitive. This is not usually true. You may not be able to fit your personality neatly into one of the areas. Most people have a combination of these personality traits. Keep this in mind as you attempt to put your personality into the chart presented on the next page. However, make a sincere effort to determine how you can best fit your personality into some of the categories given.

MY PERSONALITY INVENTORY

DIRECTIONS: **(A)** After reading the Personality Traits Chart, check (✓) the spaces which you feel are true of yourself. You may need to check the descriptions again. **(B)** Next, rank the top four traits, placing a 1 in the rank column opposite the trait most like you. **(C)** Then rank 2nd, 3rd, etc.

TRAITS	CHECK (✓) THOSE TRUE OF YOU	RANK
Gregarious		
Solitary		
Emotional		
Evenly Emotional		
Sensitive to Others		
Insensitive to Others		
Orderly/ Methodical		
Casual		

Keep the information from your personality inventory handy as you begin to study certain occupations. You will find that some jobs require more structure than others. Some jobs will require a great deal of people-contact and others will require working alone. Understanding your personality can allow you to choose a job or career which gives you the best chance for success and satisfaction.

Asking others to help you determine your personality traits may help. Family, friends, teachers, and counselors can help you assess your personality. Remember to take their assessments of you in a cheerful manner. If you disagree with the opinions of others, wait a few days and then read the personality descriptions again. Think about yourself and others' comments and then use the personality traits chart. You will make a more objective determination of yourself in this manner than if you quickly check the chart without much thought.

YOU'VE GOT A PERSONALITY THAT CAN BE OF VALUE TO AN EMPLOYER!

LOOKING AT YOURSELF-- YOUR LIMITATIONS

It is never desirable to spend lots of time on your faults. A great many faults can be changed, altered or overlooked. You may also be able to try hard enough to succeed and be satisfied in a job in spite of your weaknesses in vital requirements for a certain job.

However, ***be realistic***. Evaluate yourself honestly. Begin to think--***Do I have some limitations?*** This section gives some ideas of possible limitations. You will be listing these limitations. Then, as you begin to study various careers, you will be better able to determine the ones in which you can realistically be a success.

POSSIBLE PERSONAL LIMITATIONS

MONEY

If you do not have many financial resources, you may need to reconsider certain careers. Those requiring many years of education will be difficult for you. Keep in mind however, that you may be able to earn money while working toward your goal. An example of such a possibility is: You may be able to get an office job to earn money. Then later (or while working), go to secretarial school and then get a secretarial job. Finally, you can take more classes and be a medical secretary. The various types of nursing are also a good example of the chances to gradually obtain your ideal job and work around the limitation of lack of money for education.

TIME

If you have children or extended family responsibilities, you probably do not have a great deal of time. Some fields require time to study or long hours on the job.

PHYSICAL CHARACTERISTICS

If you want to be a football player and are small, ***size*** is a limitation. On the other hand, being large is a limitation to being a gymnast or jockey. You can think of other possible limitations. Chances are, you do not have many, if any. Fill out the following chart on limitations. As you get more information on jobs, you can come back to this chart and re-evaluate what you wrote about your limitations.

MY LIMITATIONS INVENTORY

DIRECTIONS: **(A)** After reading the information on limitations, check (✓) the spaces which you feel are true of yourself. You may need to check the limitations again. **(B)** Next, write what you can do to overcome the limitation. **(C)** Finally, note if you should change your job or career goals as a result of the limitation.

LIMITATION	TRUE OF ME? (CHECK)	WHAT CAN I DO TO OVERCOME IT?	CHANGE JOB/ CAREER GOALS?
Money			
Time			
Physical :			
Size			
Health			
Handicap			

LOOKING AT YOURSELF--YOUR VALUES

You have examined your interests, abilities, personality and limitations. Now you will be discovering what is important to you. Obviously you have many ideas about what things are important to you. However, you may not have pinpointed exactly how the things which mean a great deal to you will play a part in the job you choose. In this part of the book, you will be listing things which mean a lot to you. Then, as you begin to look at various jobs (in the next part of this book), you can keep in mind these choices related to what things are important to you.

ACTIVITY:

Think for a moment about your long-range goals in life. In other words, what would you like to do in a career? List these things in the space provided below:

MY LONG RANGE GOALS

_____

_____

_____

Now, you will begin to identify behavior which you decide is right or wrong for you as you attempt to accomplish the goals you have listed. In other words, you will begin to consider your ***values***.

You have a choice of many occupations which will give you enough income to provide the necessities for yourself and your family. However, not all occupations will make you feel you are doing something important in your life.

It is estimated that you will spend around 40 years working in a paying position. That's a long time. You will need to be satisfied with the job you will be spending so much time doing.

In order to start thinking about ***your*** values, review the following list of common values. As you review them, be thinking of other values which you may have that are not listed.

COMMON VALUES

- INFLUENCING PEOPLE
- BEING POWERFUL
- MAKING LOTS OF MONEY
- HELPING OTHERS BY DIRECTLY WORKING WITH THEM
- CREATING BEAUTIFUL THINGS
- BEING WELL KNOWN
- INVESTIGATING THINGS
- AGREEING WITH OTHERS TO GET AHEAD
- BEING NEAT, CLEAN, WELL-DRESSED
- BEING YOUR OWN BOSS
- RELIGION
- HONESTY
- FAMILY LIFE
- LEISURE TIME

Obviously, some of these values match well with certain jobs. Some of the values do not match as well. If you think you'd like to be a mechanic, but greatly value being clean and neat at all times, you probably want to rethink your choice.

Another example deals with ***money***. If you greatly value nice possessions, travel, etc.; you'll need to pick an occupation in which hard work will lead to high pay.

One more example: Creating beauty tends to match with artists, interior designers, and seamstresses. An individual valuing this might not enjoy working in a financial company doing book work.

MY VALUES INVENTORY

DIRECTIONS: **(A)** Read each value listed. Ask yourself, "What is important to me?" "What kind of life would I like?" **(B)** Check (✓) those true of you. Then rank the values in order of importance. Place a 1 in the column corresponding to the value you rate as most important and then mark the 2nd, 3rd, etc.

VALUE	CHECK (✓) THOSE TRUE OF YOU	RANK
Knowledge		
Money		
Beauty		
Being My Own Boss		
Helping Others		
Being Well-Known		
Having Authority		
My Religion		
Honesty		
Family Life		

MY VALUES INVENTORY (Continued)

VALUE	CHECK (✓) THOSE TRUE OF YOU	RANK
Job Security		
Leisure Time		

RURAL VALUES AND CHARACTERISTICS

This book was written specifically for persons from rural areas. Studies have been done which indicate the type of values and characteristics rural people tend to have. As you read this section, keep in mind the following points:

-- Values are extremely personal in nature. ***You*** are the only person with ***your*** values. Therefore, you may feel that some of the values mentioned in this section are not true for you.

-- Even though you may have grown up in a rural area, you may not hold all the values mentioned. The characteristics common in many people from rural areas may not be true of you.

While you read this section, also think through how you feel about the values and characteristics discussed. Decide how things discussed will impact the job you wish to take.

Studies done with many individuals from rural areas suggest that some of the values and characteristics held by people in rural areas tend to hinder chances for getting or succeeding at some jobs. Look at the following section as a chance to tip the scale in your favor in job determination.

FAMILY VALUES AND RURAL LIVING

You will want to consider the values you checked in the Values Chart as you read this section. Begin by asking yourself this question: ***"Do some of the things which I marked as being important values lead to a job which differs from rural, country life?"*** (Or where you live--it may be a small town.) Think hard about this question. Some jobs require you to move from a rural area (or a small town). This happens because jobs are usually limited in these areas and therefore, you may have to move to a larger town or a city for certain jobs. Jobs, the salary that goes with a job, and job location determine the life style you lead. How do you feel about this? Do you want to live in a different place? Do you want to raise a family in a larger town or city? Or would you prefer to continue living in a small, rural area?

_____

_____

How will your family feel about you moving to another area? Will this change family celebrations? Will it limit your contact with family and rural friends? Will it mean that you will raise a family with different values than those you hold?

_____

_____

A job which leads to a different lifestyle than that of your parents and community may make some changes in your relationships to those you love. Will others understand your change in lifestyle and values? At times, people want their loved ones to succeed at certain occupations but do not realize the changes which usually take place with this success. Are you

prepared to deal with family and relatives who may not understand your change in lifestyle and values?

_____

_____

Can you accept criticism or attitude changes on the part of your family and know that they still love you?

_____

_____

Let's look at one type of problem that sometimes occurs when people from rural areas take jobs which are in conflict with their values. First, assume that a job, which with hard work, leads to high pay and a high position in a company located in a medium sized town. This job is valued very highly by an indivdual. Second, assume the person who wants the job comes from a rural background and has always held high family values. Whenever a family celebration is held, it is important that the person be there. This is important to the person as well as to the family.

There will be times when these two values, (1) high pay/high position and (2) strong family ties, are in conflict. In order to succeed, the job will require considerable time which will leave less for the family. To do well in this job (or maybe even to keep this job), the person will have to miss family celebrations. Arrangements may have to be made to leave sick children or relatives with others while attending to pressing matters at the job.

It will be unacceptable to many employers that a person be a little late for work because of attending to family matters. Some people think this is a narrow view on the part of the employer and that the employer is wrong not to allow a worker time off for family matters. Others think the employer is correct in expecting a worker not to miss work because of family matters. It is not a matter of right or wrong. The point is different employers will have different values in this regard and the values

they require for success at the job and those held by an employee may not match well together. Obviously, either the employee will have to change values to some extent or change jobs.

These are tough decisions. But for most people, it is better to consider such things when deciding on a job rather than to find out by trial and error. Often, it is not necessary to give up the idea of certain jobs but to determine how to adjust values for some agreeable point. And in other cases, it is better to decide on a job that more closely matches your current values. Only ***you*** can decide.

NEED TO BE ASSERTIVE

Many jobs require that you be a bit more assertive than you might be at this time. Some jobs require that you be more assertive than is common practice in your family or community. However, learning to assert yourself positively can help you succeed in many jobs. Being assertive can also help you with routine survival skills in the world. Find out where you can take a course on assertiveness training. If possible, take one. If there are no courses available, there are books which you can read on assertiveness training. Remember: ***assertiveness*** is not the same as ***aggression***. Learn the difference.

YOU CAN DO IT!

TRUST

Developing a sense of trust in persons in authority is usually a value that can assist you in doing well on a job and being happy in life. Most people are willing to help, if asked correctly. It is doubtful if most persons in authority are "out to get you." These people are just ***people*** like you. They want to be treated nicely and usually have your best interests at heart.

One way to display your trust is by thinking good thoughts about others. Practice thinking good thoughts about teachers, principals, counselors, and employers. Compliment them if they deserve it. Try to put yourself in the other person's shoes. Ask: "Why is _____ doing or saying that?"

NEED FOR SUCCESSFUL PEOPLE TO FOLLOW

Shadowing

"Shadowing" may sound like something out of a spy story. Actually shadowing is something that can help you develop values and traits that will help with your job and personality. To "shadow" someone you need to first decide on a person who is successful. This person may be in a job you would like (or think you would like). The person may be someone you admire personally. The person may seem to be happy with their life in the way you would like to be. The person may even be someone who is very different from you but whom you see as having qualities you would like to have.

Next, ask the person if you can work with them. If the person is an employer, you may be able to work at their business with them (perhaps even with monetary pay!). If the person works at your school, you may be able to arrange to work with them for one period each day or each week. Tell the person how you selected them and that you would like to do this to improve yourself.

Shadowing can help you determine how this particular person is successful. It can let you see how the person has decided to match personal values with job or life. It can let you see some things you want to do in life (and some things you don't want to do or be).

Chances are good that the person you choose comes from a rural background and has found a successful way of making a living and adjusting to circumstances.

YOU CAN BE A VALUABLE EMPLOYEE!

LANGUAGE AND MANNERISMS

Your language may be a problem! If you have not considered this, let's do so now. One way to start is by listening to the persons on television who give the news. Notice that these people have no accent. In other words, you cannot tell what part of the country (or world) they come from when they are speaking. It is often helpful to learn to speak without an accent (or a less defined one) for certain jobs.

If you have developed a habit of using curse words or slang, you will definitely want to "clean up your language." A good rule is: "No one will mind if you ***do not*** use curse words or slang, and sometimes people will definitely want to hear speech that is free of such words." Better safe than sorry.

Let's go back to the television news reporters. Try an experiment tonight. Count the number of times you see the reporter do these things: Brush hair out of face, touch face/hair/ears, drum fingers on table, wet lips, or smoke/chew. How many times did you count? _____ These mannerisms are irritating--people do not like to watch these mannerisms. Such things distract from what the person is saying. Therefore, it is a good idea to avoid such things.

Ask an English or speech teacher to help with your language. You may want to get some friends together to discuss this area and help each other improve.

NEED FOR BROADER EXPERIENCES TO OPEN YOUR WORLD

Try to broaden your world as much as possible. Make friends with a few people outside your immediate group. In your community, you can probably find individuals from different ethnic backgrounds, nationalities,

and different parts of the country. Invite these people to visit with you or join some group to which they belong.

Volunteer to help in a community agency or at the hospital, or at a church. Join a youth group at your school or in your community. There are probably vocational youth groups in your school. Such things as FHA/HERO, FFA, VICA, DECA, OEA, and FBLA are available to help you open your world. There are student councils or governing bodies in your school. There is probably a 4-H group in your county. Such organizations can develop ***Leadership, Personality, Vocational Skills, Communication, Speaking Ability, and Travel Experiences***. Join and be an active member--you will improve and you can help improve others.

IMPROVING YOUR JOB CHANCES THROUGH CONTROL

NEED FOR CONTROL

Sometimes people, particularly young people, do not feel they are totally in control of their lives and what happens to them. You are on the right track to being in control of your life by reading and studying this handbook. You are not just letting a job ***happen*** to you but making an effort to get the job you want and the job which will fit you.

HOW TO BE IN CONTROL

You can be in control of your life. Learn to make decisions which will affect your life. Things need not just ***happen to you.***

To begin taking control of your life, practice making informed intelligent decisions yourself. You may be saying to yourself, ***"But how do I start making decisions?"*** Some steps are given on the next page to help you begin making decisions. Read this list. Remember--not all decisions need all these steps.

DECISION MAKING CHART

Step One -- Make a list of ideas or options or outcomes.

Step Two -- Gather information to help make the decision.

A. **Consult your past experience in the area.** To do this, you might ask yourself some of these questions:
   - What has happened to others who made the decision? Were they happy? Were they sad?
   - What consequences were the result of the decision? Are those consequences what I want?
   - Do good things happen as a result of certain decisions? Do bad things happen? Does the good outweigh the bad?

B. **Ask others for information.** Friends, parents, religious leaders, teachers, counselors, doctors, people in social agencies, extension leaders and workers can provide you with helpful information.

C. **Go to the library for information.** If you don't know how to use the library--ASK! A librarian has never bitten anyone (at least not severely).

D. **Write for information on an important subject, if** none is available locally. The library, teachers, principals, etc. all have addresses for materials which may help.

Step Three -- Make a plan for carrying out your decision.

A. **List resources needed** (money, time, materials, etc.).

B. **Revise and update your plan as needed.**

Step Four -- Make ***your*** decision based on what you have learned and your experience and knowledge of yourself.

Step Five -- **Evaluate the decision.** Was it a good one? Was it a poor one? If you make a mistake, don't be afraid to admit it. Tell yourself first that you could have done better. Then change the decision. Explain to those involved that you need to change. Then give more thought to the next decision and make a better

BEST COPY AVAILABLE

DECISION MAKING CHART (Continued)

Step Five -- (Cont.) choice. **REMEMBER:** You may need to give some things a few days or months to work before you decide you have made the wrong decisions.

ACTIVITY:

For Everyday

Practice taking a stand on ***small*** things. Decide for yourself what is right to wear, what you should eat, and what activities you should attend. Determine why you made these choices. Practice controlling your life in little matters and it will be easier to control it when big decisions come along.

EXAMPLES: One small thing which you can practice is ***eating***. Yes, everyone has to eat. There are usually lots of different foods from which you can choose. Practice decision-making in a small way by determining if you eat nutritionally or need to change your habits. Use the ***Decision-Making Chart*** to help you with this decision. You may want to try this on other day-by-day decisions. Some examples are: To use or not to use drugs or alcohol, to go to a party or game, to associate with certain groups, what style of clothes to wear, etc.

YOU CAN MAKE DECISIONS AND MAKE THEM WELL!

ACTIVITY:

For This Year

Use the ***Decision-Making Chart*** to plan a project. First, make a list of things you'd like to do.

EXAMPLES: You may want to build something, learn to sew, determine to have better grades, learn to swim or take a speech class. Follow the ***Decision-Making Chart*** to get your activity completed.

If you do this activity, you will be taking control of your life by doing something of which you can be proud.

ACTIVITY:

For Now (And Forever)

Use the ***Decision-Making Chart*** to begin determining how you will spend your working hours. You will notice that you have already begun to gather information for this decison. You have gathered information about your past activities, preferences, abilities, personality, limitations and values. As you developed these charts on yourself, you asked others for information to assist you in making decisions about yourself.

YOU ARE WELL ON THE WAY TO A SUCCESSFUL JOB.
YOU **ARE CONTROLLING YOUR LIFE!**

WHAT NEXT?

That's it for Part I. In Part II of this book, you will be gathering information about available jobs and will be exploring possible occupations. In Part III, you will be making a decision on a job and learning about getting the job. Part IV will aid you in starting your own business. Part V will help you succeed at the job and survive in the world. Part VI is designed to help you in adjusting to an urban area. Are you ready? Good, let's start the next part!

TEST ON PART I: GETTING TO KNOW YOURSELF AS A PERSON WHO CAN SUCCEED IN A CAREER

Directions: Answer each question to the best of your ability. Then use the answer sheet to see how you did. If you find you did not answer the questions correctly, you may need to go back and review some of the written material in this section.

1. List 3 types of abilities which people have that contribute to success in a job.

   a.

   b.

   c.

2. Describe how those with the personality trait of being orderly/methodical differ from those having the personality trait of being casual.

   _____

   _____

   _____

3. List 3 possible personal limitations:

   a.

   b.

   c.

TEST ON PART I: (Continued)

4. Define "values".

_____

_____

5. Give 3 things which are common values held by most people which are important for you.

   a.

   b.

   c.

6. Think of the rural values and characteristics given in this section. Name two you feel are true of you.

   a.

   b.

7. What could a person do to be more assertive?

_____

_____

_____

TEST ON PART I: (Continued)

8. What can a person do to broaden experiences?

_____

_____

_____

9. Learning decision-making can help a person be in _____ of one's life.

10. How does one do 'shadowing?

_____

_____

_____

PART II -- EXPLORING JOBS AND CAREERS

After completing Part I, you should know yourself as a person who can succeed in a job. But, "How do I pick a job?" you ask. You may also be asking, "What are occupations?", "What are careers?". Part II of this handbook will answer these questions for you.

First, let's discuss how jobs, occupations and careers are related. In Part I, we discussed the idea that most of us need a job in order to exist. The word ***job*** is much the same as the word ***occupation***. In many printed materials, you will see ***jobs*** referred to as ***occupations***.

According to the United States Government, there are 40,000 occupations! One of these jobs, or maybe more than one, is for ***you***. In Part I, you thought about and listed your interests, abilities, personality and values. Now in Part II, you will be learning about occupations which make good use of ***your*** unique set of characteristics. Specifically, you will:

- Learn about being **Career Oriented**
- Explore **Careers and Career Clusters**
- Learn to locate available **Job Information**
- Learn how to **Choose A Job**

BEING CAREER ORIENTED

CAREER CLUSTERS

Career is a word we have not yet discussed. Let's begin by trying to see how ***jobs*** fit with careers. Few people are limited to one type of job.

There are several which you'll find satisfactory. However, there are certain groups of jobs which tend to fit individuals with certain traits. These groups are called ***clusters***. All identifiable jobs in the United States have been organized into clusters. Each career cluster includes jobs of a similar nature (work done, skills and abilities needed, training and requirements). It is wise to concentrate on choosing an entire cluster for a career and not just one occupation. **WHY?**

There are several reasons for selecting a career cluster rather than one specific occupation. Preparing to work within a cluster of occupations leaves you with more job possibilities in the event that changes occur during your working life. You will be able to shift occupations, if the need arises, since your job training is adaptable to several areas--you will not be limited to one occupation. You will also save considerable time and expense in retraining if your first career choice is eliminated or impossible.

You may not have made up your mind about a career when it is time for you to begin training. A career cluster gives you general goals toward which you can work while investigating the many opportunities presented within that cluster.

IDENTIFYING CAREER CLUSTERS

You may not have the money, time or personal situation to do the specific job you choose. However, you may be able to find a job in the same career cluster as the one you desire. In this way, the experience at the job you can handle at this time will help you work toward the job you hope some day to hold.

There are several people and agencies who/which have classified careers into clusters. Each of these classifications differ somewhat, but you can find one which will meet your needs.

EXPLORING CAREER CLUSTERS

CLASSIFICATION OF CAREER CLUSTERS

DICTIONARY OF OCCUPATIONAL TITLES

One classification of career clusters can be found in a book titled ***Dictionary of Occupational Titles***. You may want to get a copy of this book from your school counselor, your vocational teacher, or your school library.

ACTIVITY:

Look through the pages of the ***Dictionary of Occupational Titles (DOT)*** until you find a few jobs that appeal to you. Be realistic when selecting job titles. Pick ones you think you might be able to do once you know more about what is required to fill such jobs. Remember what you discovered about yourself in Part I. Use this information to make choices.

Make a note here of some clusters of jobs for which you may be fitted.

_____

_____

_____

_____

OTHER SOURCES OF CAREER CLASSIFICATIONS

If you cannot (or do not wish to) obtain the ***Dictionary of Occupational Titles***, some information follows which can help you do the activity listed above.

There are 15 industry or career classifications according to the U.S. Department of Education:

1. **Fine Arts and Humanities**
2. **Manufacturing**
3. **Marketing and Distribution**
4. **Construction**
5. **Agricultural and Natural Resources**
6. **Communications and Media**
7. **Business and Office Work**
8. **Public Service**
9. **Hospitality and Recreation**
10. **Consumer and Homemaking Education and Services**
11. **Transportation**
12. **Marine Science**
13. **Personal Services**
14. **Health**
15. **Environment**

The following list of job clusters has been compiled by the Bureau of Labor Statistics in the U.S. Department of Labor. These are job categories with growth possibilities during the next few years.

Professional, Technical and Kindred:

ENGINEERS
- Aero-Astronautic
- Chemical
- Civil
- Electrical
- Industrial
- Mechanical
- Metallurgical
- Mining
- Petroleum

LIFE AND PHYSICAL SCIENTISTS

Agricultural
Atmospheric, Space
Biological
Chemists
Geologists
Marine
Physicists and Astronomers

MATHEMATICAL SPECIALISTS

Actuaries
Mathematicians

SCIENCE TECHNICIANS

Agricultural, Biological (Except Health)
Chemical
Drafters
Electrical, Electronic
Industrial Engineering
Mathematical
Mathematical Engineering
Surveyors
Engineering, Science

MEDICAL WORKERS

Chiropractors
Dentists
Optometrists
Pharmacists
Physicians, M.D., Osteopaths
Podiatrists
Registered Nurses
Therapists
Veterinarians
Clinical Laboratory Technologists
Dental Hygenists

TECHNICIANS (EXCEPT HEALTH)

- Airplane Pilots
- Air-Traffic Controllers
- Flight Engineers
- Radio Operators

COMPUTER SPECIALISTS

- Computer Programmers
- Computer Systems Analysts
- Other Computer Specialists

SOCIAL SCIENTISTS

- Economists
- Political Scientists
- Psychologists
- Sociologists
- Urban and Regional Planners

TEACHERS

- Adult-Education Teachers
- Preschool, Kindergarten Teachers

ENTERTAINERS AND OTHER ARTISTS

- Actors
- Athletes and Kindred Workers
- Authors
- Dancers
- Designers
- Editors and Reporters
- Musicians and Composers
- Painters and Sculptors
- Photographers
- Public Relations Specialists
- Radio and Televison Announcers

OTHER PROFESSIONAL, TECHNICAL

Accountants
Architects
Archivists and Curators
Clergy
Religious, Except Clergy
Foresters, Conservationists
Judges
Lawyers
Librarians
Operations, Systems Research
Personnel, Labor Relations
Recreation Workers
Social Workers
Vocational, Educational Counselors

Managers, Officials, and Proprietors:

BUYERS, SALES, LOAN MANAGERS

Bank, Financial Managers
Credit Managers
Buyers, Wholesale, Retail
Purchasing Agents, Buyers
Sales Managers, Retail Trade
Other Sales Managers

ADMINISTRATORS, INSPECTORS

Health Administrators
Officials, Administrators, Public
Postmasters, Mail Supervisors
College Administrators
School Administrators

OTHER MANAGERS, OFFICIALS

Building Managers, Superintendents
Office Managers
Officials of Lodges, Unions

OTHER MANAGERS, OFFICIALS (Continued)
Railroad Conductors
Restaurant, Cafe, Bar Managers

Sales Workers:

Advertising Agents
Auctioneers
Demonstrators
Insurance Agents, Brokers
Newspaper Carriers and Vendors
Real-Estate Agents, Brokers

Clerical Workers:

SECRETARIAL
Secretaries, Legal
Secretaries, Medical
Secretaries, Other
Typists

OFFICE-MACHINE OPERATORS
Bookkeeping, Billing Operators
Calculating-Machine Operators
Computer, Peripheral Equipment Operators

OTHER CLERICAL
Bank Tellers
Billing Clerks
Bookkeepers
Cashiers
Collectors, Bill and Accounts
Counter Clerks, Except Food
File Clerks
Library Attendants, Assistant
Mail Carriers, Post Office

OTHER CLERICAL (Continued)
Real-Estate Appraisers
Receptionists
Teachers' Aides

Crafts and Kindred Workers:

CONSTRUCTION CRAFTS WORKERS
Carpenters and Apprentices
Brick and Stonemasons, Apprentices
Bulldozer Operators
Electricians and Apprentices
Painters and Apprentices
Paperhangers
Plumbers, Pipefitters and Apprentices

METAL-CRAFTS WORKERS
Machinists and Apprentices
Sheetmetal Workers and Apprentices
Tool and Diemakers, Apprentices

MECHANICS, REPAIRERS, INSTALLERS
Air-Conditioning, Heating and Refrigeration Mechanics
Auto-Body Repairers
Auto Mechanics and Apprentices
Heavy-Equipment Mechanics
Household-Appliance Mechanics
Radio, Television Repairers

PRINTING-TRADES WORKERS
Bookbinders
Photo-engravers, Lithographers
Pressmen and Apprentices

OTHER CRAFTS, KINDRED WORKERS
Cabinetmakers
Crane, Derrick, Hoist Operators

OTHER CRAFTS, KINDRED WORKERS (Continued)
Decorators, Window Dressers

Operatives:

OPERATIVES (EXCEPT TRANSPORT)
Semi-skilled Metalworkers
Lathe, Milling Machinists
Welders and Flame Cutters

OTHER OPERATIVES
Assemblers
Meatcutters, Butchers
Sewers and Stitchers

TRANSPORTATION OPERATIVES
Delivery and Route Workers
Parking Attendants
Truck Drivers

Service Workers:

CLEANING-SERVICE WORKERS
Building-Interior Cleaners
Lodging Cleaners

FOOD-SERVICE WORKERS
Bartenders
Cooks (Except Private)
Dishwashers
Food-Counter, Fountain Workers
Waiters

HEALTH-SERVICE WORKERS
Dental Assistants
Health Aides (Except Nursing)

HEALTH-SERVICE WORKERS (Continued)
Nurses' Aides, Orderlies
Practical Nurses

PERSONAL-SERVICE WORKERS
Flight Attendants
Baggage Porters and Bellhops
Barbers
Hairdressers, Cosmetologists
Housekeepers (Except Private)

PROTECTIVE AND SERVICE
Firefighters
Guards
Police and Detectives

LOCATING AVAILABLE JOBS AND TRAINING

SELECTING AN OCCUPATION WISELY

You have now choosen a few career clusters which you feel fit you. Let's begin to find jobs in these clusters. In order to select your future occupation wisely, you have to know something about jobs in general. You also need knowledge of your own particular job choices. In addition, you will want to find out where you can get the training necessary for the career you desire.

WHERE TO GET JOB INFORMATION

- **Associations**
- **Businesses**
- **Libraries**
- **Written Material**

WHERE TO GET JOB INFORMATION (Continued)

- **Counselors**
- **Specific Written Materials for New Mexico**

HOW TO USE ASSOCIATIONS TO GET JOB AND TRAINING INFORMATION

Most professions, industries and businesses have set up associations for the purpose of telling the public about themselves. For example, manufacturers have an organization called the ***National Association of Manufacturers***. The ***American Medical Association*** can give information about medical areas. Almost any profession, industry, or business in which you might be interested, has one of these associations. These associations know what is happening in particular careers. Most have printed information which can help ***you***.

The ***Occupational Outlook Handbook*** lists these associations for each career description.

ACTIVITY:

(1) Find the name of the association(s) for the career clusters you choose. You may need to choose a few jobs. (2) Write the title(s) of the association(s) in the space below. (3) Write for materials from the asso-

_____

_____

ciation(s). The following letter is an example that you might want to follow in writing for the materials.

SAMPLE LETTER TO AN ASSOCIATION

Your street address
Your town, state and zip code
Date

Association's name
Street Address
Town, state and zip code

Dear Chairperson:

I am gathering information about careers in (name the field of your interest). Would you please send me any booklets or printed material you have on the subject?

Before deciding on a career as (name it), I want to learn as much as I can about the field. If you have any further suggestions as to where I might get more information, I would appreciate receiving the information.

Very truly yours,

(your name)

HOW TO USE BUSINESSES TO GET JOB AND TRAINING INFORMATION

Many businesses in every area have public relations departments which produce career pamphlets. These pamphlets will be very useful to you in selecting an occupation.

ACTIVITY:

(1) Look at the ads in magazines. You will discover some of the names of the businesses in the areas you have chosen. (2) Write the names you find in the space provided. (3) Write and ask these businesses

_____

_____

_____

for any informational pamphlets available. On the next page is a sample letter you might use.

Turn to the next page for an example of the letter.

SAMPLE LETTER TO A BUSINESS FOR CAREER INFORMATION

Your street address
Your town, state and zip code
Date

Public Relations Director
Name of Company
Street and address
City, state and zip code

Dear Sir/Madam:

I am researching occupations in an effort to decide on a career. Would you please send me any printed information you may have on careers in general and also any information on (name the occupation in which you are interested)?

Very truly yours,

(your name)

HOW TO USE THE LIBRARY TO GET JOB AND TRAINING INFORMATION

One of the best sources of information on any subject is your local or school library. You can learn to use it to your advantage. However, some people are afraid of libraries! Don't ***you*** be. As we told you before, a librarian has never bitten anyone! To the contrary, most are very helpful individuals. Ask one to help you.

USING THE LIBRARY

- **FIRST**, compile a bibliography, which simply means a list of books that will be helpful to you. Look up occupations, jobs, vocations, careers and see what books are listed under these words. If auto mechanics is a career you think you would like, list all the books under that title. If you want to be a computer programmer, look up everything you can on that subject.
- **SECOND**, ask for help from the librarian who will have several useful suggestions once you explain your interests. Tell the librarian you are trying to find all there is to know about the occupations which interest you so that, once you have gathered all the material, you will be able to decide if you are suited for the work.
- **THIRD**, in the reference section of the library you will find booklets and bound copies called ***Readers' Guide to Periodical Literature***. These books list all the magazine articles written on every imaginable subject. First read the front of the ***Guide*** so you will understand how to use it. Then look up magazine articles of interest. If you cannot determine how to use the ***Guide***, ask the librarian. You might also ask which magazines the library keeps on file. Start taking down titles, authors, magazine names, dates and page numbers out of the most recent ***Readers' Guide***. Only go back two years so you won't get out-dated information.

USING THE LIBRARY (Continued)

- **FOURTH,** in the reference section you will find encyclopedias. You might look up and read what they have to say about your occupational interest.
- **FIFTH,** as you discover books which are helpful in giving you information, you will find in most of these books a bibliography, or list of books, which the authors have used in compiling their own volumes. You may want to read some of these books yourself. Bibliographies are usually found at the end of chapters or at the end of the entire book.
- **SIXTH,** you might find it useful and interesting to read biographies of famous men and women in the field of your interest. You will learn by reading these stories how the persons attained the same goals you are seeking. Their example might be a good one for you to follow, but remember: each person is different, and what works for one person may not work for another.

HOW TO USE OTHER WRITTEN INFORMATION TO GET JOB AND TRAINING INFORMATION

There are a number of other sources which can be used to get job and training information. Some of these sources include:

- Almost every occupational field has at least one magazine devoted to feature articles and information news about different aspects of the field. These magazines are called **TRADE PUBLICATIONS**. They are a good source to acquaint you with the field, as well as keeping you up-to-date with the newest developments in the occupations.
- A book called **N.W. AYER AND SONS, INC., DIRECTORY OF NEWSPAPERS AND PERIODICALS** will tell you the names of the trade newspapers and magazines related to your field.
- The **OCCUPATIONAL OUTLOOK HANDBOOK,** which can be found in career centers and libraries, is a valuable tool for those interested in jobs. It tells about careers, describes the needed skills, educational and training requirements, working conditions, job advancement and

outlook. It also gives earnings, but these vary in each area of the country.

- You can write to the **SUPERINTENDENT OF DOCUMENTS, U.S. PRINTING OFFICE,** Washington, D.C. and ask for a list of the publications put out by the U.S. Government. These are either free or cost very little.
- Another source of trade information is **NEWSPAPERS**. Check the business and financial sections.
- A final source of information is **ADVERTISEMENTS** which give the name and addresses of companies in your area.

HOW TO USE COUNSELORS AND TESTING TO GET JOB AND TRAINING INFORMATION

Surely by now you have checked with your school counselor. Counselors are career specialists trained to help you. Like librarians, counselors do not bite!

A high school counselor or a counselor at a post secondary or 4-year college, community college or branch college can offer a great deal for you. A counselor can give you a sounding board with which to discuss your ideas. A counselor can provide assistance in doing any part of this handbook where you are unsure of what you need to do. If you are unable to find any of the materials mentioned in this handbook, a counselor can help you.

Counselors can also give you tests and inventories which you can use to help determine your skills, interests and abilities. Taking such tests can help you find out what you can do best or what you will be able to learn to do best. Tests and inventories are tools for you to use in finding some of the jobs you can do and can learn to do. It is a good idea to take some tests or inventories. Use the results of the tests in combination with what you have already learned about yourself.

You can find the right job!

Some of the tests and inventories you might wish to take are listed here. A counselor can get these tests for you and also find others to help measure your skills, abilities, and interests.

TESTS AND INVENTORIES

GENERAL APTITUDE TEST BATTERY (GATB) - This test can be obtained from the United States Employment Service. The nine aptitudes measured by the GATB are:

G-General Learning Ability. Ability to understand instructions and underlying principles; the ability to reason and make judgments. Closely related to doing well in school. Measured by Parts 3,4, and 6.

V-Verbal Aptitude. Ability to understand meaning of words and use them effectively. Ability to comprehend language, to understand relationships between words, and to understand meanings of whole sentences and paragraphs. Measured by Part 4.

N-Numerical Aptitude. Ability to perform mathematical operations quickly and accurately. Measured by Parts 2 and 6.

S-Spatial Aptitude. Ability to think visually of geometric forms and to comprehend the two-dimensional representation of three-dimensional objects. Ability to recognize relationships resulting from movement of objects in space. Measured by Part 3.

P-Form Perception. Ability to perceive pertinent detail in objects or in pictorial or graphic material. Ability to make visual comparisons and discriminations and see slight differences in shapes and shadings of figures and widths and lengths of lines. Measured by Parts 5 and 7.

Q-Clerical Perception. Ability to perceive pertinent detail in verbal or tabular material. Ability to observe differences in copy, to proofread words and numbers, and to avoid perceptual errors in computation. A

GENERAL APTITUDE TEST BATTERY (Continued)

measure of speed of perception which is required in many industrial jobs even when the job does not have verbal or numerical content. Measured by Part 1.

K-Motor Coordination. Ability to coordinate eyes and hands or fingers rapidly and accurately in making precise movements with speed. Ability to make a movement response accurately and swiftly. Measured by Part 8.

F-Finger Dexterity. Ability to move the fingers, and manipulate small objects with fingers, rapidly or accurately. Measured by Parts 11 and 12.

M-Manual Dexterity. Ability to move the hands easily and skillfully. Ability to work with the hands in placing and turning motions. Measured by Parts 9 and 10.

BASIC OCCUPATIONAL LITERACY TEST (BOLT) - (By the United States Employment Service). The BOLT is a test of basic reading and mathematics skills. Provides measures of achievement in reading and mathematics in terms of occupational requirements rather than in terms of grade level in any educational institution. There are 4 subtests of the BOLT: Reading Vocabulary, Reading Comprehension, Arithmetic Computation, and Arithmetic Reasoning. Designed to determine vocational readiness regardless of educational level.

INTEREST CHECKLIST - (By the United States Employment Service). The checklist can help decide the type of work an indivudal might like to do. It lists activities related to many industries and occupations in the United States.

COMPREHENSIVE CAREER PLANNING SYSTEM - The COPS Sytems for Career and Educational Planning (By Edits, PO Box 7234, San Diego, California 92107). Tests included in the system are designed to lead to better course selection, better achievement, and better class and course

GENERAL APTITUDE TEST BATTERY (Continued)

completion. Included are also COPS Interest Inventory, CAPS Ability Battery, COPES Work Values and the SAMS Study Attitudes and Methods Survey.

Your counselor will also be able to provide you with some other valuable materials (some of which were written especially for New Mexico). A few of these materials are discussed briefly here.

HOW TO USE MATERIALS SPECIFICALLY FOR NEW MEXICO TO GET JOB AND TRAINING INFORMATION

The ***Guidance Information System (GIS)*** is a comprehensive computer-based career information system designed to provide the user with quick and meaningful data about occupations, colleges, vocational training, and financial aid. Its use is an excellent way to explore career and educational options.

Ninety percent of the population of New Mexico is within 25 miles of a Guidance Information Site. That means ***you*** probably are. If not, you can call to find out where the nearest ***GIS*** can be used. Following is a listing of locations where the ***GIS*** is available.

GIS SITES IN NEW MEXICO

CITY	SCHOOL/AGENCY	CONTACT	PHONE
Alamogordo	NMSU - Alamogordo	Karen Blazosky	434-3723
Albuquerque	APS - Career Enrichment Center	Marie Cain	247-3658
Albuquerque	APS - Sandia High School	Mike Shanoline	294-1511
Albuquerque	LULAC - Education Service Center	Frances Gandara	243-3787
Albuquerque	UNM - B.M. Career Information Cen.	Matthew D. Padilla	277-5137
Albuquerque	UNM - Career Planning and Place.	George Sandoval	277-2331

Albuquerque	S.I.P.I.	Johnnie Wardlow	766-1025
Belen	UNM - Valencia	Donna Romero	865-9396
Bernalillo	Bernalillo High School	Sharon Wilson	867-2388
Carlsbad	NMSU - Carlsbad	Tom Tooke	885-8831
Clovis	ENMU - Clovis	LeeAnn Cortese	769-2811
Cuba	Cuba High School	Del Rodriguez	289-3214
El Rito	Northern NMCC - El Rito	Eleg Martinez	581-4501
Espanola	Northern NM Community College	Paula Reid	753-7141
Estancia	Estancia Municipal Schools	Richard Kimfick	384-2363
Farmington	San Juan College	Donald Cass	326-3311
Gallup	Gallup Public Library	Octavia Fellin	863-3692
Gallup	UNM - Gallup	David Eisenburg	722-7221
Grants	NMSU - Grants	Gayle Pickle	287-7981
Hobbs	NM Junior College	Linda Davison	392-4510
Jemez Pueblo	Jemez Springs Municipal Schools	Jim Counce	834-7392
Kirtland	Central High School	Norman Hovey	598-5881
Las Cruces	New Mexico State University	Patricia Wolf	646-2731
Las Cruces	Dona Ana Branch Com. College	Leroy Martinez	646-3211
Las Vegas	NM Highlands University	Mary Jo Morgan	425-7511
Los Alamos	Los Alamos High School	Mel Lora	662-4136
Los Alamos	UNM - Los Alamos	Mary Baxter	662-5919
Los Lunas	Los Lunas High School	Tom Sanchez	865-4646
Mountainair	Mountainair High School	Shirley Beaupre	847-2211
Newcomb	Newcomb High School	Margaret Minich	696-3417
Roswell	ENMU - Roswell	Tony Macias	347-5441
Roswell	New Mexico Military Institute	Col. James Hall	622-6250
Roswell	Roswell Independ School Dist.	Van Witt	622-8942
Santa Fe	Santa Fe Community College	Rebecca Phillips	471-8200
Santa Fe	Santa Fe High School	Carol Jones	471-7743
Santa Fe	Santa Fe Indian School	Alana McGrattan	988-6459
Santa Rosa	Santa Rosa Consolidated Schools	Jose Griego	472-3422
Shiprock	Shiprock High School	John Hoss	368-5161
Silver City	Western New Mexico University	John Lopez	538-6311
Socorro	Socorro High School	Sandra Carn	835-0397
Springer	New Mexico Boys School	Antonio Trujillo	483-2475
Springer	Springer High School	Ben Vasquez	483-2436
Tucumcari	Tucumcari Area Vocational School	Bob Bowers	461-4413
Tucumcari	Tucumcari High School	J.D. Hawkins	461-3830

OR CALL:

Career Information System and Vocational Guidance Project
Department of Educational Administration, UNM, College of Education
Office 102, Albuquerque, NM 87131 Phone: 277-5137

BEST COPY AVAILABLE

A booklet titled, ***Career Training Programs in New Mexico*** can be of special help to New Mexico citizens. This is a Handbook of Two-Year Postsecondary Institutions that offer Vocational/Technical Programs. Your school counselor has a copy or can get one from (1) the New Mexico State Department of Education/Vocational Division, (2) Mr Frank Ureno at NMSU Dona Ana Branch, Las Cruces, or, (3) Dr. Patrick Gorman at New Mexico Junior College in Hobbs. ***Career Training Programs in New Mexico*** has information on vocational/technical programs offered in New Mexico. The handbook lists jobs; job descriptions; personal characteristics, skills, or abilities needed; working conditions; employment outlook; salaries; suggested classes to take in high school; entry requirements for the job; related careers; and financial aid which may be available.

Several booklets on ***How to Look for a Job*** by the New Mexico Employment Security Department give valuable information on how to find a job. In addition, each booklet lists the jobs available in specific parts of New Mexico and types of training needed. Specific titles of these booklets are:

How to Look for A Job: Alamogordo-Ruidoso Area
How to Look for A Job: Roswell Area
How to Look for A Job: Carlsbad-Artesia Area
How to Look for A Job: Albuquerque Area
How to Look for A Job: Hobbs-Lovington Area
How to Look for A Job: Santa Fe Area
How to Look for A Job: Las Cruces Area

TEST ON PART II: EXPLORING JOBS AND CAREERS

Directions: Answer each question to the best of your ability. Then use the answer sheet to see how you did. If you find you did not answer the questions correctly, you may need to go back and review some of the written material in this section.

1. Why is it better to select a career cluster rather than concentrating on a specific job?

_____

_____

_____

_____

_____

2. What is The Dictionary of Occupational Titles?

_____

_____

3. Give 3 places to get information on jobs.

a.

b.

c.

TEST ON PART II: (Continued)

4. Where can the *Readers' Guide to Periodical Literature* be found and used? _____

5. A book called *N.W. Ayer and Sons, Inc. Directory of Newspapers and Periodicals* gives _____

6. What is the Guidance Information System?

_____

_____

_____

7. What can a counselor do to help you in determining a job, training for a job, and getting a job?

_____

_____

_____

PART III -- GETTING A JOB

You are ready to get a job. You've evaluated and written your characteristics. You've looked at different types of jobs. Now it's time to actually choose a field and apply for a job. This part of the handbook is designed to help you do just that.

In Part III, you will:

- Learn about **Social Security Numbers**
- Be **Choosing A Job**
- Be learning about a **Resume**
- Be learning about **Portfolios**
- Be planning your **Job Campaign**
- Be learning how to **Interview**

HOW TO FIND THE RIGHT JOB

Getting a job takes time, work, strategy, and persistence. Be prepared to do some work every day until you get the job you want. If you are presently employed, or in school, use every spare minute. A little effort may get you an interview occasionally, but it is not the way to get the job that suits you best.

To get the job you want, you must be at the right place at the right time with the right set of qualifications. This means you must look in as many places as possible.

The following will give you ideas about where to look for jobs and how to pursue a job in that area.

PEOPLE YOU KNOW

One source of job information is friends, neighbors, and relatives who may know of opportunities not listed by regular sources. These people have personal interest in you and will want to help. You may be surprised at the number of job leads they will have. People you know can put you into contact with potential employers. Talk to people you know and tell them you are looking for work. Ask them if they know of someone with whom you could talk.

More people find jobs through people they know than by any other method. In fact, most people who are hired get jobs directly or indirectly from someone they know or through a mutual friend.

HELP-WANTED ADS

Newspapers have a section devoted to ***"Help Wanted"*** advertisements. Usually, you will find this section toward the back of the paper. Sometimes in large newspapers, the want ads make up a separate section.

Reading and understanding these ads often seems to be a science in itself because so many abbreviations and language peculiar to the special fields are used. If you do not understand the abbreviations in the ads, phone the classified advertising section of the paper and ask the meaning.

Practice reading job ads. Go to the library and get a newspaper. Find the ***Want Ads*** or ***Help Wanted*** Section of the paper. Use it to complete the following activity:

ACTIVITY:

1. Find a job that interests you. Write the job title here: _____

_____

ACTIVITY: (Continued)

2. Does the ad ask for a special skill? Write it here: _____

   _____

3. Besides asking for a job skill, some ads have special requirements. For example, some jobs require you to travel for several months each year. Write any special requirements for the job you selected:

   _____

   _____

4. Is anything special needed? This may be specified or implied. For example, jobs requiring driving will require a driver's license. Write any special requirements listed for the job you choose: ____

   _____

   _____

5. How do you apply? Usually, an ad tells you how to apply for the job. It might ask you to telephone, to write a letter, or to apply in person. It might give you the name of a person to ask to see. It might tell you what hours to phone or appear. To answer ads like these, you do exactly what the ad says. Sometimes an ad will not tell you what to do. You will have to decide what way to apply is best. Write any special instructions on how to apply which were given for the job you choose. _____

   _____

HOW TO READ WANT ADS

The following are abbreviations which are often used in want ads:

adv.	advertising
aft.	after
a.m.	morning
ans.	answer
appt.	appointment
asst.	assistant (helper)
attr.	attractive
bet.	between
bgn.	begin or beginning
bldg.	building
bus.	business
clk.	clerk
co.	company
coll.	college
comm.	commission
const.	construction
corp.	corporation
dept.	department
dir.	director
div.	division
driv. lic.	driver's license
empl.	employment
eqpt.	equipment
etc.	and so on
&	and
eves.	evenings
exc.	excellent
exp.,expd.	experience or experienced
ext.	extension
ftr.	future
gd.	good
gen.	general
grad.	graduate
incl.	including
ind.	industrial
jr.	Junior
lic.	license
lt.	light
mach.	machine
maint.	maintenance
manuf.	manufacturing
mech.	mechanic or mechanical
med.	medical
mgr.	manager
mo.	month
nec.	necessary
op., oper	operate or operator
ofc.	office
oppty.	opportunity
pd.	paid
p.m.	afternoon or evenings
pt. time	part time
perm.	permanent
ph.	phone
pref.	prefer
refs.	references
rel.	reliable
req.	require
sal.,sals.	salary, salaries
secy.	secretary
sh.,shhd.	shorthand
sr.	senior
st.	street
temp.	temporary
trans.	transportation
trnee.	trainee

HOW TO READ WANT ADS (Continued)

hosp.	hospital	**typ.**	typing or typist
hdqtrs.	headquarters	**U-W**	underwriter
hr.,hrly	hour or hourly	**wk.**	week or work
H.S.	high school	**wkr.**	worker
hskpr.	housekeeper	**wkdys**	weekdays
hvy.	heavy	**wpm**	words per minute
		yr.	year

TRAPS IN NEWSPAPER ADS

Use caution when you read ads. Sometimes, dishonest people advertise in help-wanted columns. Beware of jobs promising fabulous salaries, a glamorous life or free travel. When you go on interviews, be sure that the companies actually exist and that they are not "fly-by-night" operations out of recently rented offices or hotel rooms.

Do not let anyone talk you into starting a job at little, or no, salary with the promise of big bonuses or commissions in the future. ***Make sure you know what you are doing if you take a job on a commission or "draw" basis.*** In some fields, this type of monetary payment is part of the business. But, many times, this kind of money arrangement benefits only the employer who uses the want ads to trap unsuspecting people into working hard for little pay.

Don't expect much from "blind ads" that do not reveal the employer's identity.

OTHER HELPFUL HINTS ON USING NEWSPAPER ADS

Check newspaper ads early in the day or week. This gives you the advantage of being there before the job is given away.

As mentioned before, an ad usually tells you how to apply. If you need to call, do so immediately and find out how the employer wants you to apply for the job.

When answering advertisements, you usually send your resume and a cover letter. Sometimes an ad states that the employer prefers only a letter describing your qualifications. To answer an ad requiring only a letter, convert your resume into a letter *(see one of the following sections on how to do a resume).*

However, most ads are best answered by sending a resume and cover letter such as the one on the following page.

SAMPLE COVER LETTER TO SEND WITH RESUME

13 Bacon Street
Kop, New Mexico 87720
Today's Date

Box 924
SUN NEWS
10 K Street
Kop, New Mexico 87720

Chairperson:

In reply to your advertisement for a _____ in today's newspaper, I am enclosing my resume.

At present, I am employed as (or going to school at _____). In this job, I use my knowledge of _____. My job involves _____. I am enclosing my resume which describes my background and qualifications.

SAMPLE COVER LETTER (Continued)

The position you advertise sounds most interesting and the kind I know I will be able to handle efficiently. I am available for an interview after _____ each day. My home phone number is _____

Cordially yours,

(your signature)

Articles and stories, which appear in the main section of newspapers and magazines, give job clues to those who have familiarized themselves with their field. For example, an accountant read in a newspaper one day that a particular company was moving its business office to the accountant's home town. The accountant sent a letter and resume to the company asking for an interview, which was granted. The accountant got the job.

If you spot a job lead, but do not know whom to write, telephone the company and ask for the name of the personnel director, the president, or the head of the department in which you would like the job. Be sure to ask how to spell the name so you spell it correctly in your letter. Also ask if the person is a man or woman. Ask if the person has a title such as Director, Dr., President, etc.

TRADE AND PROFESSIONAL PUBLICATIONS

We have already mentioned the value of trade and professional journals in your search for a job and career. The publications are devoted to the particular fields they serve and are full of important clues to help you find job leads. As we mentioned a few paragraphs ago, these journals usually print job openings as well as meaningful stories. Every field has its own journal. In the library you will find ***N. W. Ayer and Son's Directory of Newspapers and Periodicals*** which will give you the

names of journals in your field. Your librarian may have other suggestions of how to find appropriate trade journals.

ACTIVITY:

Go to the library, or ask your counselor for the names of journals in your area. Write the name of one journal here: _____

_____

Look in the journal, find a job opening in which you might be interested. Write the job title, location and other details here: _____

_____

_____

THE TELEPHONE BOOK

Almost every employer is listed in the yellow pages of the telephone directory. These employers appear in alphabetical order by type of business. This is a quick and effective way to see what potential places of employment are available for your qualifications.

The telephone book can also give you an idea of the possible jobs in your local area. On the other hand, if you go to an urban area to look for a job, look in the telephone book.

ACTIVITY:

Look in a telephone book (either your local one or one from an urban area). Write three businesses in your area of interest which you obtained from looking at the telephone book.

1. _____

2. _____

3. _____

When you are seriously interested in a job, you might write the personnel manager (or president of a small business) of the company name you got from the telephone book. You might use a letter such as the following:

SAMPLE LETTER OF INTEREST

1506 Red Rd.
Sweet, New Mexico 88209
Today's Date

Dr. Jonk Bolt
Personnel Manager
Commerce State Bank
51 South Main
Sweet, New Mexico 88209

Dear Dr. Bolt:

I am interested in working in a bank in the near future. Commerce State Bank is a bank with an excellent reputation for fine service.

SAMPLE LETTER OF INTEREST (Continued)

Working part-time while I have been in school has given me some experience in the banking business. I believe my experience is such that I am ready to assume a full-time position. Do you anticipate an opening in your organization in the near future?

A resume is enclosed showing my qualifications and experience. I would greatly appreciate speaking with you personally at your convenience. My home phone is _____. I may be reached after 5 p.m. in the evening.

Cordially yours,

(your signature)

When you send out a great many letters, it is not always possible to follow them up with a phone call. But if you are particularly interested in knowing how your letter was received, it is perfectly permissible (within a week or ten days) to telephone. You might say something like this: "On May 24, I sent a letter and resume inquiring about the position of _____ in your company. I was wondering if you have had a chance to read it yet."

Be sure to be grateful for the person's time whether you do or do not get an interview.

Get to the point immediately in all letters and telephone calls as you are asking busy people to spend time talking to you or reading your letter and resume.

COUNSELORS AND SCHOOL OFFICIALS

A guidance counselor, a vocational counselor, a principal, or a teacher in the field in which you have trained can help you find jobs. Some schools have a placement office where full-time employees aid students in finding employment. Your counselor, principal, or teacher will probably have many business contacts. These individuals receive requests from large companies as well as from small businesses, both of whom may need employees.

THE EMPLOYMENT SECURITY COMMISSION

There is an office of the Employment Security Commission in every large town and many small towns in New Mexico. These offices have lists of available jobs. Personnel there will also be able to help you take tests to evaluate your abilities and interests in relation to jobs.

ACTIVITY:

Find out the following information about the Employment Security Commission near you.

Address _____

Telephone _____

Person to talk to _____

PRIVATE EMPLOYMENT AGENCIES

Cities of medium to large size usually have private employment agencies. Some offer higher quality service and better chances of successful placement than others. These agencies are in business to make a profit

and will charge you a fee for their services. Often these fees are quite large. Always determine what the service will cost you before signing any agreements. Be sure to ask how the fee is paid. Usually, after you get a job with these agencies, the total fee is taken out of your first few checks. After the fee, you may not have very much check!

Think it over and decide whether it is worth the cost. Then, if you are sure it is the only way to get the job you want, return to the agency and sign up.

GOVERNMENT EMPLOYMENT

City, State and Federal governments are among the nation's largest employers. Government service has advantages and opportunities in many careers. However, it usually takes a long time to be hired by the government. You cannot expect to go to work immediately as you may be able to do in private business.

Go to the library and find the titles of books and pamphlets on how to find employment with the government. The Employment Security Commission will know of the government jobs available. Openings are also listed in your local post office. The civil service announcements in the newspaper list government jobs. And finally, you can request information from the U.S. Government Printing Office, Washington, D.C.

HOW TO PLACE YOUR OWN AD

Newspapers, some general magazines, professional and trade magazines also run ads placed by individuals looking for jobs. These are called "Situations Wanted Ads" or "Classified Ads."

ACTIVITY:

Look through different publications to see if ads for jobs similar to the one you want have been placed. This will give you ideas. Look in the newspaper or magazine to find the guidelines for placing an ad. Answer these questions about placing an ad in your chosen magazine or newspaper.

1. How much does it cost? _____

   _____

2. Write a sample ad. _____

   _____

   _____

   _____

3. How long do you want to run the ad? _____

4. How much would your sample ad cost you? _____

5. When should you call this ad into the newspaper? _____

6. When do you pay for the ad? _____

7. What is the newspaper's telephone number for ads? _____

8. When is the latest time the ad can be placed to assure its running in the Fri., Sat., Sun. editions? _____

INFORMAL OR INDIRECT JOB SEARCH METHODS

Informal methods of job search are popular and effective. Informal methods include direct application to employers with or without referral

by friends or relatives.

Using an information interview rather than a job interview approach is often the most effective in these contacts. This means you get an appointment with the potential employer and then, instead of directly asking for a job, use questions like the following:

"May I ask how you got into this field of work?"

"What do you like most about your work?"

"How would you suggest a young person go about getting started in this type of work?"

"Could you refer me to people who might help me get an entry level job in this field?"

Information about many jobs can be found on bulletin boards in such places as grocery stores, recreation facilities, business firms, and post offices--check them carefully. Locate a potential employer and file an application, even without knowledge that an opening exists.

Most jobs are never advertised. Make an effort to tell business people you see that you want a job. People in places you visit every day may know of an opening. But first you must let them know you want a job!

KEEPING TRACK OF YOUR CONTACTS

Always keep track of where you have sent resumes and letters. Every time you send a letter, make a copy and put it in a file folder. If the letter is in answer to an ad, cut the ad out and paste or tape it to the copy. If you receive a telephone call or make one yourself regarding a job, mark it and the date on the appropriate copy.

Note the result of the telephone conversation. It is important to keep track of every ad answered and every letter and resume sent because, when replies start coming in, you will find this record invaluable. Other-

wise, you will not be able to keep all your contacts straight. Make a note of oral contacts also.

SOCIAL SECURITY NUMBERS

Do you already have a social security number? If not, you will need one before applying for a job. It takes six or more weeks to get a Social Security Number, so you will need to do this as soon as possible. It is a good idea to apply for a number well before you actually think you will be getting a job. Since this number will be with you forever, you may as well get it early. It will not need to be changed.

What is Social Security?

When you work, you pay Social Security taxes. Your employer adds the same amount from his/her own funds and sends it to the Government. Your earnings are then credited to your account under the number on your Social Security card.

When you retire, or if you become disabled, you and your dependents may be entitled to monthly cash benefits. When you die, your survivors may be entitled to monthly benefits and a lump sum death payment.

After you are age 65, or if you have drawn disability benefits for two years, you may be eligible for hospital insurance protection under Medicare.

APPLYING FOR A SOCIAL SECURITY NUMBER

Apply for your card at any Social Security office. If there is no Social Security office in your town you can get an application at your Post Office.

When you apply for your first or original number, you will need:

1. Proof of age (birth certificate)
2. Proof of identity.

If you are applying for a duplicate card to replace a lost card or to change your name when you marry, you will need:

1. Proof of identity (such as a driver's license).

FILLING OUT JOB APPLICATION FORMS

THE VALUE OF AN APPLICATION FORM

For many jobs, you will be required to complete an application form. Most likely, an employer will not have seen ***you*** when he or she sees your application form. The form will be your only way of letting the employer know that ***you*** are the person for the job. Therefore, you will want to do a neat and complete job of filling out the form.

AN APPLICATION FORM TELLS AN EMPLOYER:

- How well you **communicate.** Use correct spelling and English.
- **How well you follow instructions.** Carefully fill out the application form.
- **What type of character you have.** The form includes facts about you that will tell something of your personality.
- **What you have achieved.** The employment application allows you to mention past accomplishments.
- **How well you hold a job.** There will be questions concerning your employment history (if you have any).

AN APPLICATION FORM TELLS AN EMPLOYER: (Continued)

- **How thorough you are.** Answer <u>all</u> the questions on the employment application form. Each question on the application form is important to the employer. Give an answer that will be meaningful and correct.

POINTS TO REMEMBER IN FILLING OUT AN APPLICATION

There are several points to keep in mind in filling out an application form. Briefly, these are:

- **Be Prepared.** Take pen and pencil with you. Take the written information you've prepared in this booklet. Take a resume if you need one.
- **Do not hurry!**
- **Follow directions.** Note whether information is to be printed or handwritten.
- **Answer briefly.**
- **Be honest.**
- **Answer all questions.** If questions do not apply to you, write "Not Applicable" or "N/A" in the space to show that you did not overlook the question.
- **Include complete information.** Use the written information you took to the interview.
- **Avoid cross-outs** and obvious erasure marks.
- **Do not list any restrictions to the geographic area in which you would work** unless you would absolutely not consider other geographic areas.
- **Write "open" if you are not sure or don't want to discuss a salary.** This means you can discuss this with the employer later.

FILLING OUT A JOB APPLICATION FORM

Try filling out the sample application given here. Do this as if you are really applying for a position. It will give you practice and will save you time later when you begin to fill out the real application. Job applications will vary, but this is a fairly typical (though long) one.

APPLICATION FOR EMPLOYMENT

Date _____

Please Print

Name _____
First Middle Last

_____

Present Address (Include Zip Code) How long have you lived at this address? _____

_____

Telephone _____ Social Security No. _____

[ ] Male or [ ] Female (Check one) Age _____ Height _____ Weight ____

Date of Birth Month _____ Day _____ Year _____

Work Permit Number (if under 18) _____

Do you have a reliable means of transportation? [ ] Yes [ ] No

Are you licensed to drive a car? _____

JOB APPLICATION FORM (Continued)

Have you had your driver's license revoked? _____

Married? [ ] Yes [ ] No (Check One) No. of Children _____
Other Dependents _____

Citizen? [ ] Yes [ ] No (Check One)

Father's Name — Father's Occupation (If Deceased, so indicate)

Mother's Name — Mother's Occupation (If Deceased, so indicate)

Spouse's Name — Spouse's Occupation

Spouse's Birth Date — Spouse's Employer, If Employed

Person to be Notified in case of an Emergency — Name — Address — Telephone No.

If yes, explain fully

Have you any physical disability? [ ] Yes [ ] No _____

Have you ever been awarded benefits under workers' compensation? [ ] Yes (If yes, explain fully) [ ] No

Have you ever been convicted for other than a minor traffic violation? [ ] Yes (If yes, explain fully) [ ] No

JOB APPLICATION FORM (Continued)

Has your application for a bond ever been denied? [ ] Yes [ ] No (If yes, describe) _____

JOB INTEREST

Job or position desired

Wage or salary expected $ [ ]hr. [ ]wk. [ ]mo.

Other work for which you qualify

Date available

Give names of relatives employed by this company Name Relationship

Were you ever employed in this company? [ ] Yes [ ] No (If yes, explain when and where)

Who referred you for employment?

Are you employed now?

List any business and/or factory machines you can operate

List any foreign languages you speak or write

Typing speed w.p.m.

Shorthand speed

JOB APPLICATION FORM (Continued)

RECORD OF EDUCATION

School	Name and Address of School	Course of Study	Indicate Last Year Completed	Did You Graduate?	Diploma or Degree
High School	_____ _____ _____		9 10 11 12	Yes [ ]* No [ ] *Year ____	
Business College	_____ _____ _____		1 2 3 4	Yes [ ]* No [ ] *Year ____	
College	_____ _____ _____		1 2 3 4	Yes [ ]* No [ ] *Year ____	
Other School or Special Training (specify)	_____ _____ _____		1 2 3 4	Yes [ ]* No [ ] *Year ____	

List honors earned, extracurricular activities while in school, and current hobbies.

_____
_____
_____
_____

JOB APPLICATION FORM (Continued)

WORK EXPERIENCE

List present and past employment, including part-time or seasonal, beginning with the most recent.

Company	Employment Dates and Salary	Describe the work you did in detail	Reason for leaving
Name _____ Address _____ City _____ St. _____ Phone _____ Supervisor _____	From: _____ To: _____ Salary _____		
Name _____ Address _____ City _____ St. _____ Phone _____ Supervisor _____	From: _____ To: _____ Salary _____		
Name _____ Address _____ City _____ St. _____ Phone _____ Supervisor _____	From: _____ To: _____ Salary _____		

Please indicate other abilities, experience, skills or special knowledge which you feel would qualify you for the type of work for which you are now applying, such as volunteer work, etc.

_____

_____

_____

JOB APPLICATION FORM (Continued)

Please indicate any special certificates, licenses, etc., that will help the company in placing you. _____

_____

Are you willing to work:

1. Shift work? [ ] Yes [ ] No
2. A rotational work schedule? [ ] Yes [ ] No
3. Overtime work? [ ] Yes [ ] No
4. A work schedule other than Monday through Friday? [ ] Yes [ ] No

Please describe any commitments you may have to another organization or employer.

_____

_____

REFERENCES

(These references will be contacted unless otherwise indicated.)

Exclude relatives. Give references who are thoroughly familiar with your interests, abilities, training and character. **At least two references should be faculty members in your school or employment supervisors who are familiar with your academic or professional work.**

1. Name _____ Street and Number _____

   Occupation _____ City, State and Zip _____

2. Name _____ Street and Number _____

   Occupation _____ City, State and Zip _____

JOB APPLICATION FORM (Continued)

REFERENCES (Continued)

3. Name _____ Street and Number _____

Occupation _____ City, State and Zip _____

PLEASE READ CAREFULLY THE STATEMENT BELOW

I authorize the investigation of all statements contained in this application, and further authorize the company to contact my past employers. My present employer [ ] May [ ] May Not Be Contacted. I certify that all statements and information are true, and acknowledge that any falsification of these facts is cause for separation from the company's service. Recognizing that a physical examination may disclose matters which would adversely interfere with the performance of my work, I agree to such an examination by a company-designated physician, and understand that my employment is contingent upon that examination.

_____

Applicant's Signature

Now that you have completed the application, look it over carefully to see if it represents you in the way you wish. Then take the completed form to a counselor, teacher, parent (or some other person with whom you feel confident) and have them go over it with you to make suggestions.

Be sure to take with you to your job interview any information you might be expected to have for the application form. Taking the information which you wrote about yourself in Part I of this book will be helpful.

MAILING YOUR APPLICATION

The envelope for your letter is important itself. Your envelope must be addressed correctly. Write *your* name and address in the upper left

corner of the front of the envelope. ***Write the name and address of the person to whom you are sending the letter*** in the lower center part of the front of the envelope. Be sure to include the zip code on the return address as well as on the address on the envelope.

This is how your envelope should look:

John Smith
1234 Third Avenue
Okland, New Mexico 83219

Mr. Tom Hurd
United Paint Store
1030 Main Street
Albuquerque, New Mexico 82009

RESUMES

A RESUME--DO YOU NEED ONE?

Not everyone needs a resume to get a job. A union card in some occupational fields is sufficient qualification. You only need a specific certificate certifying you as able to do the job for which you are prepared. You

may wish to prepare a sample book of your work or a portfolio. If so, check the section in this part of the handbook which explains how to do a sample of your work or a portfolio.

The resume is being used in more and more areas. For example: At one time, most secretaries applied for jobs with a letter or by filling out an application form. But today, a resume is often used.

WHAT IS A RESUME?

A resume is a brief and orderly set of facts telling a prospective employer about yourself. It should ***sell you so you get the job you want.***

A good resume is not easy to write but it is worth the effort put into it. A good resume will get your "foot in the door." It often leads to a personal interview that you might not otherwise have. The act of writing a resume helps clarify your own thinking about yourself and the job you want.

A resume should be detailed enough to give the information needed to assess your qualifications. At the same time, it should be brief. For example, "I was responsible for analyzing the cost sheets from the production department" can be "Analyzed production cost sheets."

PREPARING A RESUME

The following guidelines are given for preparing a resume. Be sure to read what you wrote about yourself in Part I of this book as you do your resume.

OUTLINE FOR PREPARING A RESUME

1. **Personal Data:**

   Name, Address, Telephone Number, Other Personal Data, Date of Birth (Optional), and Marital Status (Optional).

2. **Work History:**

   Organize this information in the ways that present your work experience to the best advantage.

   a. **By job**

      List each job separately and list dates of employment, name and address of employer and nature of the business and position you held. Then describe your job, showing specific duties performed including any special assignments and use of special instruments or equipment. List responsibilites, your place in the organization, people you supervised, etc. Also list your accomplishments with facts and figures, or....

   b. **By function**

      List the functions (fields of specialization or types of work) you performed that are related to your present job objectives. Then describe briefly the work you have done in each of these fields, without breaking it down by jobs.

      Volunteer work is a valuable addition to a resume. You may not have had much paid work experience, so non-paid job experience points out responsibility and willingness to work. Use your Experience Record from Part I to fill out this part of your resume.

OUTLINE FOR PREPARING A RESUME (Continued)

3. **Education:** (If this is your main selling point, put it before your work history)

List your formal education giving:
- School
- Dates of graduation or leaving school
- Degrees or certificates received
- Major or minor subjects and other courses related to your job goal
- Honors

4. **Other Information:**

- Extracurricular activities
- Membership in organizations
- Special skills, such as typing, or ability to operate special equipment
- Skills and traits of interest to employers might include: Selling, Reading Blueprints, Composing business letters, Leadership abilities, Working well with people, Using a calculator, Working with tools.

5. **References:**

Give names, positions, and addresses of three persons who have direct knowledge of your work competence, and/or you may list teachers who are familiar with your school work. Obtain permission of the persons you use as references. When you apply for a job, you want your prospective employer to talk with or write to people who know you well. If that person knows about the job for which you are applying, he/she can help bring out your better qualifications for the particular job.

To give you an idea of how a resume should look, an example of a personal resume follows:

SAMPLE PERSONAL RESUME

Name:	Jack G. Stone
Address:	1127 East 400 South Mountain, NM 84609
Telephone:	(505) 234-5678
Work Desired:	Automotive Services/Mechanical
Education:	Smith Junior High, Mountain, NM Marsh High School, Mountain, NM Graduation - June 1983
Subjects:	Automotive Services - 2 years Pre-Vocational Cluster - 1 year Business mathematics - 1 year
Experience:	In-school experience, Auto Service Lab Worked part-time during school at Don's AMOCO Mountain, NM Worked in Governor's Youth "Clean Air" Program
Activities:	Member of VICA Youth Organization (Vocational Industrial Clubs of America Contestant in the Plymouth Trouble Shooting Contest
Honors/Awards:	2nd place - Ford Trouble Shooting Contest - 1982 Received Kiwanis Vocational Scholarship - 1979

SAMPLE PERSONAL RESUME (Continued)

Special Skills: Operation of the following equipment:
Sun -620 Generator Alternator Tester
John Bean Visualiner Alignment
Sun - 1020 Electronic Diagnosis Engine Tester and Performance Tester
Dynamometer

Marital Status: Single

Age: 17

References: Mr. Steve Jones, Teacher & Advisor, Automotive Services, Marsh High School, Mountain, NM 83609 Phone (505) 555-0000

Mr. Bob Taylor, Vocational Coordinator, Marsh County Schools, Marsh High School, Mountain, NM 83609 (505) 234-5761

Mr. James Park, Personnel Director, Valley Medical Center, Glen, NM 84667 (505) 251-5678

SOME FINAL HINTS ABOUT YOUR RESUME

Always type your resume. Be sure to do this neatly. Make good copies (not carbons or obvious copies) to give to possible employers. If possible, use a microcomputer and give originals to each possible employer. Use good grade, white bond paper.

SAMPLE BOOKS AND PORTFOLIOS

In some fields it is necessary to have samples of your work to show employers. Such fields are advertising, writing, art, photography. Before you begin to make contacts, you need to have your sample book attractively prepared.

A sample of your work is used to show a possible employer what you can do.

WHO NEEDS BOOKS AND PORTFOLIOS?

A number of different occupations require that the individual submit a sample book or portfolio before they will be hired. These occupations include (but are not limited to) the following:

- **Artists**: Pictures sketched, painted, etc. If possible, use those related to a job. For example, if you are applying for a commerical advertising job, use ad-type materials as well as other art samples you may have. Put those samples most related to the job for which you are applying first in your book.
- **Carpenters**: Photographs of work done.
- **Salespersons**: Sample of the product you are selling.
- **Models**: Pictures of you in various poses. Of course, these need to to be very clear, sharp photographs.
- **Journalists**: Published works or those prepared in classes.

It is a good idea to use the type of portfolio or sample book where the samples can be easily changed. An example is clear plastic pages so the work can be pulled in or out for appropriate display. At the end of the book or portfolio, include a list of references. These should be people who you have asked to give a recommendation of your work. Include names, positions, and addresses of these people. You probably will want to use only three references (unless the position announcement asks for more).

Make a neat, typewritten list of all jobs you have completed which are directly related to the job for which you are applying.

INTERVIEWS

BE AS CALM AS YOU CAN

Interviewing for a job can be the most frightening experience in your life, or it can be the most rewarding. Which it is for you depends on how you perceive the interview experience.

What can you do to keep from being frightened out of your wits? The following is a list of things which may help:

HOW TO AVOID DYING OF FRIGHT BEFORE THE INTERVIEW

- **Be Confident.** Stress your good points to yourself, your family and your friends.
- Remember if you **are unsure of yourself**, you **will transmit this feeling** to the interviewer.
- **Go on several interviews.** Each interview you have, even if you do not get the job, should be viewed as a plus. By seeing and talking with prospective employers, you gain confidence and ease. You become less frightened of the unknown. Interviews are a wonderful opportunity to learn about occupations and the inside workings of companies. Interviewers often like to talk and tell you all about jobs.
- **Learn what you can** about the job, the company and the interviewer.
- **Practice interviewing.** Get a friend, teacher or counselor to help. Or practice in front of a mirror.
- **Remember, interviewers are people,** not monsters. They will try to help you.
- **It is not the end of the world if you don't get the job.** There will be others.

PREPARING FOR THE INTERVIEW

The most important preparation for an interview is knowing what kind of job you want. By now, you should be definite about the job you believe suits you best. No boss is impressed by a job-seeker who gives a vague answer, such as: "I want a job in business," or "in management," or "in publishing." The time has come for you to state definitely the specific job you want or are qualified to handle.

RESEARCHING THE COMPANY

Before you go on an interview, it is helpful to you (and impressive to the employer) if you know something about the organization. Find brochures of the business. Ask others who may know. Go to the library and look for directories on the business. You may have to go to a bank or other business in town and ask for information on the company. Find out what product they make or service they provide, where other offices are located, etc.

PUTTING YOUR BEST FOOT FORWARD

- **Review your talents and experience** so you'll be able to answer when asked, "What are your strengths?" Plan, too, how to answer the question, "What are your weaknesses?" so you can mention a "weakness" that won't disqualify you. Instead of saying, "Well, I have a tendency to dwell on details," you might remark, "Even though I tend to concentrate on details, I'm able to keep my mind on the big picture."
- When responding to the request, "Tell me about yourself," **offer recent job-related information.**
- **Do not talk about what is wrong with your present job** or your previous boss. You may seem difficult to work with. Do not overreact when asked about personal matters. Just answer the best you can.
- **Assemble in order all the papers you need to take with you.** The main one is your resume or portfolio.

- **Know what you have to offer**--what education and training you have had, what work you have done, and what you can do.
- **Know what kind of job you want** and why you want to work for the company where you are applying.
- **Be prepared to furnish names, addresses, and business affiliations** of three persons (not relatives) who are familiar with your work and character. You may wish to list some teachers. Ask these people for permission to use their names.
- **Learn the salary scale** for the type of job you are seeking.
- **Remember your Social Security number, education, etc.** This helps you fill out application forms quickly and accurately. Also, you may be asked various dates of employment and education during the interview.
- **Plan to arrive a few minutes early.** Sometimes a few minutes spent in a reception room, leafing through company literature or watching and listening to employees who go through the room, can be helpful in giving you an idea of the atmosphere of the organization. More important, being early allows you to enter the interview unhurried.
- Another important point is to **job hunt alone.** No friends or relatives should accompany, as an employer will want you to show enough independence to look for a job on your own.
- **Take only a brief case, or a purse, or a few papers.** Do not take so much stuff that you look like a pack mule!

DRESS AND GROOMING

Dress and grooming are very important, and you should plan both carefully before you arrive for the interview. Points to keep in mind include:

- **Wear suitable clothes.** Depending on the job, wear what is correct. If you need to wear a suit, wear one! If you should wear casual clothes for the job, wear them. Ask others if you're not sure, A teacher or counselor can tell you.
- **Clean and unwrinkled** are the keys to your clothing.
- **Shined, clean and sensible shoes** are important.

DRESS AND GROOMING (Continued)

- **Brushed teeth** are a must.
- **Subtle or no** perfume, cologne or aftershave.
- **Simple, attractive, neat** hair.
- **Use deodorant.**
- Females need **well done, conservative makeup.**
- Females should wear **conservative jewelry.**
- Males should be **clean shaven.**
- **Clean fingernails.**
- Remember, **if you look nice, you'll feel good!**

QUESTIONS OFTEN ASKED IN JOB INTERVIEWS

Interviewers often ask the same or similar questions. The following are some common examples:

TYPICAL INTERVIEW QUESTIONS

1. Tell me about your last job.
2. What were your duties?
3. What skills or knowledge do you have that relates directly to this position?
4. What specific experience have you had?
5. Why do you think you would like this particular type of job?
6. What contribution can you make to this job?
7. What did you like best about your last job? What did you like least? (Don't complain when you answer this one!)
8. How were the people on your last job to get along with? (Be optimistic!)
9. How do you react to criticism?
10. What are your future vocational plans?
11. In what school activities have you participated?

TYPICAL INTERVIEW QUESTIONS (Continued)

12. How do you spend your spare time? What are your hobbies?
13. In what type of position are you most interested?
14. Why do you think you might like to work for our company?
15. What jobs have you held? Why did you leave?
16. What course did you like best in school? Least? Why?
17. What do you know about our company?
18. How much money do you expect to earn?
19. How did you rank in school?
20. Can you take instructions without feeling upset?
21. Can you get recommendations from previous employers?
22. Do you mind routine work?
23. What is your major weakness?
24. Would you be willing to work overtime?
25. What jobs have you enjoyed the most? The least? Why?
26. What have you learned from some of the jobs you held in the past?
27. What are your own special abilities and skills?
28. Do you prefer working with others or by yourself?

THE INTERVIEW ITSELF

As mentioned before, arrive a few moments early. If the company has a reception room, give your name to the receptionist. Tell him or her you have an appointment with Mr. or Ms. So-and-So at __(Time)__ . Should you have any doubts as to the pronunciation of the interviewer's name, ask the receptionist how to pronounce it. Then sit down quietly and thumb through a brochure or magazine. Be sure you are not chewing gum or smoking.

When you are admitted to the office where you are to be interviewed, smile and say good morning or afternoon. Wait until the interviewer offers a hand before offering yours and wait respectfully at the desk until asked to be seated.

Sit comfortably erect with a natural, pleasant facial expresson. The interviewer will begin the conversation. Answer all questions truthfully and concisely.

Look directly at the interviewer when talking. Do not gaze about the office or try to see what is on the desk. If the interview is interrupted by a telephone call or someone entering the room, wait patiently and look away from the interviewer.

Do not use slang or vulgar expressions. Talk about yourself as asked. Be assertive, but not aggressive. The interview is your big chance to ***sell yourself***. No one else is going to do it for you so do not be shy, vague or too modest. Try to put yourself in the interviewer's position and give the information needed.

When the interviewer asks what you can do, do not say: "Anything." When he/she asks what kind of job you want, do not be vague. Say exactly what you feel you can do and the type of job in which you are interested. Vague answers suggest you really cannot do anything.

Perhaps the most difficult part of every interview is the question of salary. If you have studied your field, you have a good idea of the average salary offered for the job you want. However, if possible, do not state what you want. Try to get the interviewer to give you an idea of the salary. You can do this by saying: "Salary is not my most important consideration. However, I am sure you have a particular salary range in mind since you have to be concerned with budgets." If you know what a realistic salary is for the job you want, and you feel you are worth it, tell the interviewer what you want per year. If you are willing to work for $15,000 per year, say you want between $15,500 and $16,000.

You may be asked, due to policy, to have more than one interview within a company. Be appreciative of the opportunity of talking with other people and conduct yourself in each interview with poise and self-confidence showing genuine interest.

Thank each interviewer for the time given you. After leaving an interview, jot down pertinent information about the job and the discussion that took place. Unless you do this, you will become confused after several interviews. Write a thank-you note to each interviewer. This is a courtesy and it also refreshes the memory of the interviewer. An example of such a note follows:

SAMPLE THANK-YOU NOTE TO AN INTERVIEWER

207 East Street
Newark, New Mexico 84201
Today's Date

Dr. J.B. Smith
President
ABC Company
Newark, NM 84201

Dear Dr. Smith:

Thank you very much for the time you spent with me this afternoon discussing the position your company has open in the Sales Department. I found our conversation very informative and I am most interested in the position.

Cordially yours,

(your signature)

INTERVIEW DON'TS

There are several things you never want to do during an interview. While we can't list them all, here are a few:

DO NOT:

- discuss touchy subjects, such as politics
- argue with the interviewer.
- make up answers or be evasive if you do not know what the interviewer's questions mean. Rather, admit you do not know or ask for further explanation.
- talk about your personal problems.
- talk about family or friendly connections unless they seem appropriate to the interview.
- give a limp or a too powerful handshake.
- criticize a competitor or a former employer.
- give the impression that you are "just looking." On the other hand, don't give the impression that you are desperate for a job.
- fidget or tap your fingers or feet.
- be annoyed if you have to take tests or fill out numerous papers.
- overstay your welcome. Watch for an indication from the interviewer that your time is up.

BEFORE TAKING A JOB

Thank a potential employer when offered a job. Do this ***before*** you decide whether to take the job. Think through the job. You should ask some questions and give yourself some answers before you decide to take or graciously turn down a job offer.

QUESTIONS TO ASK BEFORE TAKING A JOB

- Is this the job **you want?**
- Are these the **conditions** you want?
- **How much** will you be paid? Be sure this is written.
- Where will you work?
- **What duties** will you perform?
- Who will be your **supervisor?**
- Have you read the **contract?**

TEST FOR PART III: GETTING A JOB

Directions: Answer each question to the best of your ability. Then use the answer sheet to see how you did. If you find you did not answer all questions correctly, you may need to go back and review some of the written material in this section.

1. The section of the newspaper in which to look for jobs is called:

   _____

2. List 3 things you could use to find out where specific jobs are available:

   a.

   b.

   c.

3. Private employment agencies make their money: _____

   _____.

4. Ads placed by individuals looking for jobs are called: _____

   _____.

5. To begin work, one needs a _____ number.

6. What is a resume?

   _____

   _____

TEST FOR PART III: (Continued)

7. Before using a person as a reference be sure _____

_____.

8. Give 2 things to do to prepare for a job interview.

   a.

   b.

9. After an interview, you should write_____.

PART IV -- IS STARTING YOUR OWN BUSINESS FOR YOU?

Have you ever thought about the possibility of starting your own business? This could be a way of staying in the rural area where you have grown up. Or, depending upon your business idea, you could move to another rural area. Or you may wish to start your own business in an urban area.

This part of the handbook will give you some material to start you thinking of going into business on your own. In Part IV, you will be:

- Reading some ideas on **Starting Your Own Business**.
- Getting some information on **Successful Companies Which Started Small**.
- Reading **Reasons For Starting A Business**.
- Evaluating your own **Interests, Abilities, And Skills Related To Starting Your Own Business**.
- Reading about **Businesses In Rural Areas**.
- Determining **Where To Get Money For A Business**.
- Getting **Additional Information On Starting A Business**.
- Reading about **Schools To Attend To Learn How To Start A Business**.
- Doing activities to help **Decide If Starting A Business Is For You**.

Having a successful business can be great! There are opportunities for ***hardworking, creative*** people to begin a business. However, like any other worthwhile goal in life, there are risks as well as opportunities

in going into business for yourself. Not everyone is interested in, or capable of having a successful business. If you feel that you would like to start a business, you will need to do some careful evaluation and study. Start by reading this part of the handbook. Then do some further study and activities. ***Add your dynamic personality and you're ready for success.***

BE OPTIMISTIC

As you think of starting a business, there will be times when you are sure to feel discouraged. You may say, "This is totally impossible." A book, ***Have You Got What It Takes?*** lists sixteen of sixty-one companies that were started with very little money. Only a few will be listed here. This will perhaps give you some encouragement if you would like to start a business, but have very little money.

It may be more difficult now for you to do what these people have done in the past. But, it *is* possible.

SUCCESSFUL COMPANIES WHICH STARTED VERY SMALL

- ***Many farmers and ranchers.** The original entrepreneurs were self employed farmers and ranchers. (An ***entrepreneur*** is one who manages and assumes the risk involved in a business.)
- ***Coca-Cola**
- ***Avon**
- ***Campbell Soup**
- ***Goodyear**
- ***Eastman Kodak**
- ***Sears**

*From: Mancuso, Joseph R. ***Have You Got What It Takes? How to tell if you Should Start Your Own Business.*** Prentice-Hall, Inc., Englewood Cliffs, New Jersey, 1982.

- **People creating jobs.** Hobbies or previous experiences have often furnished ideas for creating jobs and companies. A young girl had previously worked in a greenhouse/nursery and enjoyed plants. She had made several plant arrangements to decorate her parents' home. A neighbor was interested so the girl set up the neighbor's plants and added several new arrangements. This gave the girl the idea to contact professional people in the area. She offered to rent attractive plant arrangements for offices and reception rooms which she would service. She soon had rental units all over town. Cleaning businesses, typing services, sewing/decorating services, and catering businesses are all often started in this way. There are many examples of small (and even large) businesses which started as an interest in a hobby.

You will probably be in some type of gainful employment for most of your life. Do you want to work for someone else or do you want to be self employed? Owning your own business can be very rewarding. Some reasons for starting a business are:

REASONS FOR STARTING A BUSINESS

- Being your own boss
- Providing a service to others
- Providing a product to others
- Building something of your own
- Making money
- Seeing a job *you* have done well
- Being a leader

CHARACTERISTICS NEEDED FOR BEGINNING A BUSINESS

Review what you wrote at the beginning of this book about your experiences, interests, attitudes and abilities. The following chart contains

characteristics which are important for those who want to start a business of their own. Use the chart and what you know about yourself to help you decide if having your own business is for you.

MY OWN BUSINESS CHART

DIRECTIONS: (A) Check (✓) the spaces which correspond to the traits you feel are true of yourself. **(B)** Most of these should be traits you possess if you plan to start a business of your own.

TRAITS	CHECK (✓) THOSE TRUE OF YOU
I am able to work long hours for something I consider important.	
I like being my own boss.	
I like being responsible for my decisions.	
I enjoy promoting new ideas and causes.	
I like selling.	
I like to organize	
I like to plan	
I like taking reasonable risks.	
I enjoy supervising others.	

MY OWN BUSINESS CHART (Continued)

TRAITS	CHECK (✓) THOSE TRUE OF YOU
I am self confident	
I like to do things in new ways.	
I am able to accept failures & successes without a great deal of emotion.	
I like to set goals and then work hard to get there.	

BUSINESSES IN RURAL AREAS

Most of the suggestions mentioned in this part of the handbook are for beginning any business. However, you may be especially interested in starting a business in a rural area. The following list gives some guidelines, especially for rural business ventures.

STARTING A BUSINESS IN A RURAL AREA

Several important points need to be kept in mind if you plan on starting a business in a rural area. These include:

- Who will buy your products?
- Who will benefit from your services?
- **Farmers Home Administration** offers guaranteed loans to growing businesses. Preference is given to distressed areas and rural communities.

- **Economic Development Administration** loans money for businesses in "economically depressed" areas.
- **Minority Enterprise Small Business Investment Corporations** help businesses owned and managed by those who are members of minority groups particularly socially or economically disadvantaged persons.
- Maybe you will have to move from one small, rural community to another to have enough customers to support your business. Or you may need to mail order products. Perhaps you could travel to other places to get orders or to sell.
- Do you have a tourism bureau or chamber of commerce near you? They may be able to help you identify money-making business ideas.
- Remember that the hours worked must be considered if you plan a craft-oriented business aimed at tourists coming to rural areas to buy products. The time spent making items will need to be included in the selling price of the product.

WHERE TO GET MONEY TO START A BUSINESS

Obviously, you will need money to begin doing business of any type. The previous materials on starting business in a rural area gave some types of institutions which you want to check into in order to obtain money for a business in a rural area. The following list includes these as well as some other institutions which might loan you money or invest in your business.

PLACES TO GET FINANCING

- **Farmers Home Administration**
- **Economic Development Administration**
- **Minority Enterprise Small Business Investment Corporations**
- **Small Business Administration**
- **Getting a partner**
- **Selling stock or shares** in your business

- **Banks and loan companies**. Some of these institutions have small business investment companies (SBIC).
- **Venture capitalists** (people who invest in new businesses in hopes of making money.)
- **Other established companies.**
- Family and friends are **not** usually a good source of money. In almost every case, it is better to find money and investors in other places. This is wise at least at the start of a new business. Once you get your business going, then you can be generous and offer family and friends the chance to buy stock.
- If you have very little money to start, you can use a building block plan. Each segment of the business can be planned so that initial profits support the next step.

Before going to any investor or lending institution, be sure you have an ***exact*** plan for what you will do. You ***must*** know how you will do business, where, with whom, and all other details. It is not usually easy to ask people or companies for money. If you do not know ***exactly*** what you will do with the money, you probably can't expect anyone to loan it to you.

You can see by reading the previous paragraph that you will need to know a great deal more about starting a small business. Just reading this part of this particular handbook will not be enough. Information presented in this handbook is only to help you evaluate owning a business in relationship to what you know about yourself. If you feel that you might be able and interested in starting a business, do some more study. You can begin by visiting a school counselor and a library. The following are some publications which you can read to get more information.

PUBLICATIONS TO READ TO LEARN MORE ABOUT BEGINNING A SMALL BUSINESS

Magazines

Venture Magazine
Inc. Magazine
Entrepreneur
In Business

Books

Where the Money is and How to Get it, Ted Nicholas, Enterprise Publishing Company, Wilmington, DE 19801 Business Capital Sources, B. Klein Publishing Company, Coral Springs, FL 33065

How and Where to Get Capital, B. Klein Publishing Company

Newsletters and pamphlets

Free copy of ***Checklist for Going into Business,*** Consumer Information Center, Dept. 513 M, Pueblo, Colorado 81009

Newsletter on the Small Business Institute, School of Business, Greeley, CO 80639

The National Association of Small Business Investment Companies ***NASBIC News,*** 512 Washington Building, Washington, D C 20005

Especially for Women

Publications

American Women's Economic Development Corporation, 250 Broadway, NY, NY 10007

The Businesswoman's Letter, PO Box 337, Wall Street Station, NY, NY 10005

Small Business Ideas for Women and How to Get Started, Terri Hilton, Pilot Books, 347 Fifth Avenue, NY, NY 10016

The Women's Guide to Starting a Business, Claudia Jessup and Genie, Chipps, 1978, Holt, Rinehart & Winston, 383 Madison Avenue, NY, NY 10017

The Cinderella Syndrome, Success Series, Box 2096, Sarasota, FL 33578

Organizations

The National Association for Female Executives, Inc. NAFE Executive Office, 32 East 39th Street, NY, NY 10016

New England Women Business Owners, c/o SBANE, 69 Hickory Dr., Waltham, MA 02154

As you read these publications and begin your study of opening a small business, you need to learn specific facts. The following list gives some things you must know before starting a successful business. The publications listed above will give you ideas about each of the items on this list. The publications will also give you ways to learn these things.

STARTING A BUSINESS

Before you start a business, you should know something about the following:

1. An idea/product determination (What product or service will you sell?)
2. Some money to begin
3. A business plan
4. Advertising
5. Location
6. Expenses and Capital
7. Financial Management
8. Recordkeeping
9. Customer and employee relations

One way to learn the above things is to go to school. Or at least take some classes. As you do some reading, you will discover places to go to school. A counselor can also help you find schools and courses. The following list is to give you ideas of some schools where you can learn about opening and operating a business. Check with the admissions office at each school for information.

SCHOOLS AND COURSES

For a publication which lists four-year and two-year schools having courses or programs on being an entrepreneur, write:

Philip A. Sprague, Associate Administrator for Management Assistance, **U.S. Government Small Business Administration,** Washington, D.C. 20416.

The Country Business Brokers, 225 Main Street, Brattleboro, VT 05301, (802) 254-4504.

The School for Entrepreneurs, Bob Schwartz, Tarrytown House, East Sunnyside Lane, Tarrytown, NY 10591 (212) WE-3-1232, (914) LY-1-8200

The Entrepreneurship Institute, 90 East Wilson Bridge Road, Suite 247, Worthington, OH 43085, (614) 885-0585

Contact any of the New Mexico four-year colleges and universities, branches of these institutions, community colleges, or private colleges to find out about opportunities in New Mexico.

ACTIVITIES:

Several activities can help you in deciding if you want to start a business:

- Survey the community to determine kinds of products or services needed.
- Talk with people who have had similar experiences.
- Brainstorm the idea with friends.
- Decide upon a service or product you can provide.
- Shadowing other small businesspersons and asking businesspersons to talk with you.
- Talk with others who have tried and failed. Don't get discouraged by what they say but learn what ***not*** to do.

TEST FOR PART IB: IS STARTING YOUR OWN BUSINESS FOR YOU?

Directions: Answer each question to the best of your ability. Then use the answer sheet to see how you did. If you find you did not answer all questions correctly, you may need to go back and review some of the written material in this section.

1. List 3 reasons someone might want to start their own business.

   a.

   b.

   c.

2. List 2 things which are important considerations if you plan to start a business in a rural area.

   a.

   b.

3. List 4 places you could check to attempt to get money to finance a business.

   a.

   b.

   c.

   d.

TEST FOR PART IV: (Continued)

4. **You will need to know about various things before attempting to start a business on your own. List 3 of the things given in this chapter.**

   a.

   b.

   c.

5. **How can you learn the things you need to know before attempting to start a business on your own?**

   _____

   _____

   _____

PART V -- AFTER YOU GET THE JOB -- WHAT NEXT?

Getting a job is one thing. It is a first step. However, the part that follows probably will require more effort than it took to get the job! This section of the book provides guidelines for you to use after you get a job. In Part V, you will study about:

- **Keeping and Succeeding on a job**
- **Bosses**
- **Promotions**
- **Changing Jobs**
- **Being fired or laid off**

KEEPING AND SUCCEEDING AT A JOB

What happens the first day of work? You may have had some part-time jobs and may have experiences to remember. Probably, many of the same things will take place on your first full-time job or any new job. The guidelines given here are to help prepare you for your first day (or few days) at work. If you know others who have had jobs, have them discuss this with you. Read the following guidelines. The more familiar you become with a job, the easier it will be to perform effectively at that job.

THE FIRST DAY

- You will probably be told to report to a specific individual. It may be the head of the personnel department or supervisor in the department where you will work.
- There will be some sort of orientation period. It may be with a group of new employers or by yourself.
- Company or institution policies will be explained to you. The work you are expected to do will usually be demonstrated.
- Someone will be assigned to help you become familiar with your new surroundings, introduce you to other members of your department and tell you what you are expected to do and how to do it.
- Expect the first day on the job to be a bit strange and confusing. Everything new usually is. There may be new equipment, new situations and new people. Remember this is your first day and you will learn. ***Relax: hardly anyone dies on the first day of work!***
- At the end of the first day or so, you may be tired. Just being on the job for an eight-hour stretch while under a nervous, emotional, and physical strain will be exhausting at first. With time you will adjust.
- Most supervisors, bosses and other workers know you will need to adjust. In the days ahead, the work will become familiar. At the end of two or three weeks, you will become familiar with surroundings and co-workers. You will settle down to do the job with people who are friends.

OTHER PEOPLE

One of the most important factors in keeping and succeeding at your job will be the people involved. When you begin your new job and are introduced to workers around you, make an effort to remember their names. To some people this is an easy task. To others, it is not at all easy. But it *is* important. When a person is called by name, they feel good. Just think

how nice you feel when someone you've just met remembers your name. You feel important. One trick to help you remember names is to associate some characteristics of the person with their name. Maybe Leone Brown is wearing a beautiful brown blouse that particular day. Perhaps Dr. Jones looks somewhat like your uncle.

Probably the easiest way to remember names and faces is to have a positive attitude. Remember, these people need to be your friends and you need to be theirs'. Try hard at learning names. And practice using the names. As someone is introduced to you, say the name aloud. "Glad to meet you, Sam." When you leave, say "It was nice to meet you, Sam." And look directly at the person when you say their name. This will help you remember.

WHAT IF YOU DON'T UNDERSTAND SOMETHING?

A good rule to follow is: ***Better to ask than be in the dark.*** If you don't understand something, let the person who is informing you know. From time to time, everyone has to ask someone else how to do something or for what something is to be used. If you ask, you will avoid many mistakes. And usually, others are happy to help you because they know if they don't, they may have to help you clean up the mess you make!

Many times a company/institution prepares literature to inform its people of rules and regulations. Study to learn what you need to know about the company. You will learn such things as work rules, hours, sick leave, vacation time, and breaks.

Rules are made for a definite purpose and are expected to be kept. Safety rules are an excellent example. Such rules are made for your protection as well as the protection of others.

You can also ask questions during breaks or before or after work. If you're nice about asking, others will feel important that they are able to help. Of course, the magic words are ***please*** and ***thank you.***

EXPECT TO START AT THE ENTRY LEVEL

"Entry level" is a fancy word for starting at the bottom. However, if you realize you will probably start at the bottom, you'll be more satisfied than if you anticipate starting as the president and then realize this isn't the case. Even if you are to begin as a manager you may be assistant manager. Or you will be the "new" manager. Most often, at a first job, there will be many other positions above yours. Remember, your position is important or you wouldn't have been hired. But, on the other hand, you're not the "top dog."

Use a sense of humor in dealing with jokes which are played on new employees *(you!)*. Your ability to enjoy the situation will make you look better than if you act like "a sore head."

LEARN TO GET ALONG WITH OTHERS

Study after study of businesses and agencies reveals that people do not usually fail at a job because they cannot do the work. The problem causing most terminations is the inability to get along with fellow workers and supervisors. You have probably developed the ability to get along with others. If you need help, some tips are included here to help you.

BE FRIENDLY

Everyone enjoys the person who is nice. However, it's easy to spot fake friendliness. Be interested in others. Human beings like to have others admire their work, ask questions about interests and hobbies, and compliment them. Don't assume that Ms. Gino knows you admire her new dress. She doesn't. You'll have to tell her or she won't know. And when you do, she will feel good about herself and her choice (and good about

you!). Being interested in others can help you learn as well as make people like you. You may find new hobbies, new jobs and new entertainment by talking to others.

WHAT ABOUT PEOPLE YOU CAN'T STAND?

What about the people you can't stand? It is fairly easy to be nice to most people. However, sometimes a person just " rubs you the wrong way." Try understanding the person. Maybe there is a reason for Grouchy Joe, Sloppy Sue and Loud Louie to be the way they are. Study the person and try to see why they have irritating habits. This probably won't help them and their habits. But it will help you to better understand them and be less critical. Often people are tired. Sometimes, people have money problems or financial problems. At times, a person who is overbearing and pushy does so because of feeling insecure and unwanted.

Realize that you may have some of these faults yourself. It is almost certain that you have ***some*** faults which can be smoothed out. Recognizing your faults may help you be nicer to others who are not perfect.

Hard as it may be: Begin to find good points in those people you can't stand. Everyone has some good points. Actually, most people have quite a few good characteristics. Concentrate on the good in the difficult people with whom you must work. Compliment the good characteristics when you can do so genuinely.

THE BAD DAYS

On those occasional "gray" days, remember ***you are important.*** If your job wasn't important, you would not have been hired. You know by now that money doesn't grow on trees. Therefore, each position in your company or agency has been carefully considered. Each job is necessary to the smooth function of the whole, or the job would have been eliminated.

Work at not becoming discouraged by problems or obstacles. If you handle it well, each problem teaches. Each obstacle makes you better at your work if you don't let difficulty make you quit. A problem is a chal-

lenge, and when you solve it, you gain in knowledge and in self-confidence. You also strengthen yourself to take on bigger obstacles with less worry.

Since you are human, there will be some failures along the way. Learn to take failures as well as successes. Success is said to be picking yourself up one time more than you fall down! Succeeding on the job is a continuous process which takes time.

You are part of an organization. If you are a teacher, you are one of several in the school. If you are a welder, you are one of many in your company. It is up to you to fit into your job and into the entire organization.

Learn all you can about the company for which you work. Learn how you and your job relate to the overall picture. By doing this, you will understand the importance of your work and will have a feeling of value.

Every human being, by nature, needs to feel important, to experience happiness and satisfaction. You are no exception. Know what you do every day counts. When you believe in your own worth, you will begin to experience satisfaction from your job. This is the beginning of establishing your own security. Once you develop self-security, it is easier to advance in your chosen work.

Be an individual. Even though you are part of an organization and need to fit yourself to the job and organization, do not give up your individuality. ***Believe in yourself.***

ACTIVITY:

Every month, or every two months, try this exercise:

EGO BUILDER EXERCISE

- Take a sheet for paper and pencil
- List "**Things I do well**"
- List "**Things I do better than anyone I know**"
- List "**Things I have done to improve this month**"

DRESS AND GROOMING

No boss, supervisor or department head wants an employee on the "Ten Worst Dressed List." It's not enough to dress neatly for the interview and then show up to work looking like a clown. When you first arrive at your job, note how others dress. Then be at least as well dressed and groomed as your co-workers (it won't hurt your chances to look a little better than

the average employee). Here are few guidelines to help you keep and succeed at your job by looking your best.

DRESS AND GROOMING

- **Dress appropriately for the job.** Each job is different. A person working in a clothing store will need to dress much differently than a diesel mechanic. Check the rule book for special rules. Some rules of dress and grooming are for safety and some for the whim of the boss.
- **Soap and water don't bite.** Take a bath or shower each day. Use a deodorant daily. Brush your teeth at least twice a day.
- **Use hair spray, cologne, make-up, perfume, aftershave, etc. to enhance your looks--not detract.** Go easy on it and save some for tomorrow. Ask a friend for guidance if you are not sure.
- **Clean and press your clothes.** With the no-iron or little-iron fabrics of today, little effort is required to keep from looking as if you spent the night on the park bench! The convenience of laundry and cleaners also keep your clothes looking and smelling fresh without a great deal of work.
- **Shave or trim your beard or mustache neatly.**
- **Shine or clean your shoes.**

WORK HARD, BUT DON'T KILL YOURSELF!

Any worker needs to be sure of giving a day's work for a day's pay. Be sure you work hard enough to earn your pay. Don't loaf or try to figure out ways to get out of your responsibilities.

But enough is enough. Don't make the mistake of taking lots of work home with you. It's also not a good idea to skip vacations. When you go home, leave the job behind you. It is important to get away from work each day so that you are able to refresh yourself. The person who works night and day actually turns out less work than the person who works,

plays and lives sensibly. Allowing yourself rest from work gives you some perspective of what you are trying to accomplish.

Rest affords you a fresh outlook with which to accomplish more at a faster rate. Most jobs allow for breaks. These breaks are given because research has shown that people work better when they take short breaks every so often. Taking your breaks not only gives you some relaxing time but gives you time to get to know your co-workers. The more you know those around you, the better you can work with them. Having lunch occasionally with others from the office is also a good way to make friends.

STRESS AND TENSION

Tension and stress are things no one escapes altogether. In fact, some stress keeps human beings doing productive work. However, too much stress is harmful. Tensions remaining at a high level cause high blood pressure, muscle cramps and eventually serious illness. Too much tension and stress will keep you from doing your best work. The following are some danger signals and some ways to prevent tension and stress.

TENSION DANGER SIGNALS

- **Chronically tired.** Gritting teeth, clenching fists, clamping jaw or lips
- **Swamped by work** but cannot decide where to begin
- **Fury** at inanimate objects--a missing key or a car that won't start
- **Nervous habits** , such as nail-biting, or jerky movements
- **Irritation** over petty things and feeling neglected or left out a great deal of the time

REDUCING TENSION

- Be aware of strengths, weaknesses, and limits.
- From time to time, relax or stretch.
- Evaluate priorities and change routines.
- Visit friends frequently.
- Try to identify the cause of fatigue. Physical activity is an excellent release from tension.
- Plan some leisure time.
- Eat a balanced diet.
- Get enough sleep

THE BOSS

Bosses are human. They have good days and bad days just as you do. Generally, bosses are also like other people in that they want to be your friend. Almost all supervisors, department heads and presidents really want to be nice to the people who work for them. In fact, the very best thing that can happen to you in your career is to be considered by your boss as an important asset to the company for which you work. If you are considered valuable and able to do a good job, your boss will take special notice of you. In this way, you will move up the ladder in the company or agency much faster than if there is no one taking special notice of you.

As important as it is for a supervisor to notice you and your work -- ***don't overdo your attentions.*** Just do as good a job as you are able. Try to be friendly to the boss without being overly personal. Whenever possible, be willing to do some extra work or put in a little extra time. You'll find there is hardly a boss who doesn't notice and appreciate your efforts.

Watch out for gossip and complaints. As a new worker, you are likely to hear a great deal of such talk. Needless to say, reporting such things

will make you unpopular with the boss. In addition, dwelling on negative things will make you less satisfied with your job.

BOSSES

- Bosses have lots of worries you probably do not realize. They almost always have a boss or bosses to please. What may bother you in a job may also bother your boss, but it's the boss who must see that the work is done.
- Bosses like to see ambition and initiative. These traits let the boss know who is doing their job.
- As you become better at your job, keep an eye on your boss. Be sure you are "helping" the boss and not competing with the boss. Help the boss perform well. Don't give the impression that you are after the boss's job.
- Most bosses will miss some careless work but sooner or later the lazy, inefficient worker is spotted.
- Bosses would rather hear you admit you made a mistake than help correct the error later when it is discovered.
- Most bosses are good. If your's is a good one, make the most of the job by cooperating with the boss. If your boss happens to be terrible, try to understand. Look for good points in the boss. Compliment the things the boss does well.
- For the most part, try to avoid taking personal problems to the boss. Only once in a great while should you need to discuss personal problems with the boss. Remember, it is the boss's job to have the work run smoothly. If you appear to have too many personal problems to do your job well, the boss may be less than pleased.
- Don't flatter the boss. Just let him/her know you are truly interested in doing a good job and welcome helpful suggestions.
- Don't bypass your immediate supervisor. Don't criticize your boss to a fellow employee and certainly not to the boss's boss.
- Be to-the-point, clear and concise when you talk business with the boss. Don't go to the boss just to call attention to yourself--have a good reason.

BOSSES (Continued)

- Find out how the boss wishes to be addressed and do it that way. Some wish to be called by first name; others prefer titles.
- Bosses like to be respected and admired. As any other human, bosses like to feel important and secure in their position.
- Bosses have invested time and money in hiring and training employees. Give a fair return for the investment that has been made in you.
- Bosses expect employees to take care of tools, materials, equipment and supplies.
- Bosses like confidential information kept that way.

BE ON TIME AND BE THERE ALL THE TIME

BE THERE

A good practice is to arrive earlier than you are expected to start work. Then, if something unexpected happens on the way, you will probably still be on time. You will also discover that if you arrive early, you frequently will be able to greet and visit with others as they arrive before it is time to start work. Being there sooner than you have to will give you a head start and give you a feeling of confidence and efficiency. If you barely give yourself enough time to get to work, you arrive out of breath, out of sorts, and far from being a productive employee.

Of course, it goes without saying that you want to stay long enough after quitting time that you don't knock the boss down getting out on time at the end of your work period.

BE THERE ALL THE TIME

When you really are sick and must stay home, call as soon as you know you won't be in. It is also important to call when sickness or death or other unavoidable situations occur in your family. Use your best judg-

ment about staying off work for family problems. If you are not at work, you are not helping the company.

Repeated absences before and after holidays and on Fridays and Monday look suspicious. Of course you may really be sick on these days occasionally but don't make it a habit. Being repeatedly sick on Monday because you did too many unhealthy things on the weekend is ***not*** a good excuse for missing work.

HOW ARE YOU DOING AT YOUR JOB?

Every once in awhile, check up on yourself. Make a note of how you are doing at your job. Make a point of answering these questions every six months.

MY WORK PROGRESS CHART

- Do you understand your duties at work? List here what you do. As you list each job, mentally decide how this duty contributes to the agency or company for which you work.

_____

_____

_____

_____

- How do you get along with others at work?

☐ GOOD ☐ FAIR ☐ POOR

Have you made friends with new workers?_____

MY WORK PROGRESS CHART (Continued)

Do the other workers like you?_____Do others feel you are doing a good job?_____

- Do you know more than you did when you started work? List new things you have learned? _____

_____

_____

_____

- What mistakes have you corrected?_____

_____

- What things do you need to work on in order to do a better job?

_____

_____

_____

- Are you on time for work?_____Are you there every day?_____

Over the years, various employers have made ratings of traits they expect in employees. The following list gives what these bosses rated as important to a good worker.

WHAT YOUR BOSS EXPECTS OF YOU

Bosses like a worker who:

- has the ability to get along with others.
- can do quality work, quickly.
- enjoys the job.

WHAT YOUR BOSS EXPECTS OF YOU (Continued)

- is dependable.
- is honest.
- dresses and grooms appropriately.
- has ambition.
- is willing to ask questions.
- follows directions.
- is responsible.
- is on the job **on time** and all the time.
- is interested in learning.
- has self-confidence.
- is willing to work at correcting faults.

And the other side of the coin is--"What should you expect from your job?" There are certain things you need in order to function on the job. The following list gives you a few things to be sure you have at your job.

WHAT YOU SHOULD EXPECT FROM YOUR JOB

- **Wages.** Your employer pays you wages for the work you do. Your wage will be influenced by state and federal minimum wage laws.There may be a "going rate" for the job you do in your area of the country or state. If you work on a union-negotiated contract, this will determine your pay. In some jobs, your ability to perform will decide your wages.
- **Safe Working Conditions.** You should expect safety rules to be enforced. Equipment and working area should be safe.
- **Benefits etc.** Your company will probably:
  - ▲ contribute half the cost of your social security.
  - ▲ pay worker's compensation.
  - ▲ have some type of insurance and hospitalization plans.
- **Freedom to Work Without Sexual Harrassment or Bias.**

PROMOTIONS

Getting ahead. Making more money. Being a supervisor. That's what promotions are all about. And most people want to be promoted at their job.

When you have the job that suits you, you will want to work at being promoted. Job or career development is a continuing process. For the most part, success and happiness depend on what you do. No one else will know what you want and be able to work toward what you want.

First, decide what you want. What would you like to be doing:

1 Year from now?_____

5 Years from now?_____

10 Years from now?_____

When you make these decisions, you are setting goals for yourself. Setting goals helps you know where you are going. Goals are a help to job satisfaction. Know where you are going and what roads will lead you there and then work to get there. For example, if you are an assistant clerk, your goal could be to be a head clerk. If you are not interested in moving up, your goal might be to be the best assistant clerk in your particular company.

It is a good idea to have immediate and long range goals. That's what you have done when you filled in the blanks about what you would like to be doing 1, 5 and 10 years from now. By studying the first parts of this book, you should have learned possible goals for your particular field. Knowledge gained as you work will also help you set goals and modify them. As you work, your personality and interests may change some. You will be more sure of the upward or outward steps you need to take. You may need to revise your goals from time to time.

You cannot promote yourself but you are the one who has to be ready for the promotion. You are the one who has to work toward the promotion. Employers consider various things when it is time to decide which employees are to be promoted. A list follows. Studying and working at making yourself "promotable" is what you can do to be one of those who will get the promotion.

WHAT EMPLOYERS CONSIDER WHEN MAKING PROMOTION DECISIONS

- **SENIORITY.** Most companies and agencies take seniority into consideration when making promotions. However, employees do not always get promotions simply because they have been around a long time.
- **QUALITY OF WORK.** Do your work very well on the job you are now holding. Then you may reasonably be expected to perform well in another job with more responsibility.
- **QUANTITY OF WORK.** Do you turn out a greater than average amount of work?
- **INITIATIVE.** Do you look to see what needs to be done and go ahead with the work without being told?
- **PERSEVERANCE.** Do you complete tasks begun? Do you stick to a project until it is done, even if it is not very interesting?
- **GETTING ALONG WITH OTHERS.** To be promoted, you will need to be cooperative with superiors and co-workers.
- **ABILITY TO THINK.** Positions with more responsibility and more money usually require more decisions. You will need to consider new situations and be able to think of solutions.
- **FLEXIBILITY.** Can you learn to do many different types of tasks? Do you do things which aren't specifically described in your job description when necessary? Your job may change or situations or people on your job may change. Can you handle these changes cheerfully? Can you help out in another department or section if you are asked?
- **TRAINING.** Do you need more time in your present job in order to be well trained?

The best way to get ahead and get promoted is to do your job well. In almost every case, your supervisor will notice and you will be rewarded. However, there are times when circumstances keep this from happening. Personality differences; relatives or friends of the supervisor who need the job you deserve; and other company politics could keep you from getting what you deserve.

If you are sure the lack of promotion is no fault of your own, look for another job. Use the job hunting principles at the beginning of this book. But don't burn bridges behind you! Make sure you let it be known that you are moving in order to better yourself. Sometimes a company will realize your value and will promote you or give you a raise in order to keep a valuable employee.

If the company doesn't do this, you will still be wise to keep a positive attitude and be cheerful and grateful for the period of time you worked at the company.

CHANGING JOBS

There are various reasons for leaving a job. Some are:

- You have no chance for advancement.
- You have found a better job.
- You no longer feel the work you are doing is satisfying and challenging.
- You want to change careers
- You are laid off.
- You are fired.

MOVING ON TO ANOTHER JOB

- Be sure the change is necessary. Don't jump from job to job after only a very short work time.
- Find a job **BEFORE** you quit your old job. And find a job that pays as much or more than your old job. When asked what you need as a salary,

MOVING ON TO ANOTHER JOB (Continued)

you can give your ending salary as the starting salary you expect at the new job.

- Be sure the new job is one where you can advance. Be as sure as possible you will be satisfied with the new job.
- Be positive about changing jobs. You will want to leave the old company with a good reputation. You always want people to think as highly as possible of you and your work--even when you're leaving. You may need to use people at the old job as references. You may later decide to work with or for people at the old job.
- Find out the proper procedure for leaving a job and follow it. There are always forms to be completed. There usually is a notice period which allows a replacement to be found. This is usually 2-3 weeks, but check the company rules to be certain.
- Make a list of the positive things about your old job: (what you learned, who helped you, benefits you liked etc.)

_____

_____

_____

_____

Remember this list when you talk to the boss (and others) about leaving. People will feel good that you are grateful for your job and the good experience it has been. Focusing on the good things will also keep you cheerful and positive.

MOVING ON TO ANOTHER JOB

- Leave the job with a good feeling between you and the boss. Tell the boss the reason you are leaving and why. Be sure the boss is the first person to know you are leaving. Be sure to say, "thank you."
- Write a resignation letter. Hints and a sample letter are inserted here to give you assistance in writing a resignation letter.

RESIGNATION LETTER

The resignation letter should include:

- The date you want to leave.
- The reasons for leaving.
- A thank-you to your boss and the company.
- Words of appreciation for co-workers.

ACTIVITY:

Review the following Sample Resignation letter, and then practice writing one of your own.

SAMPLE RESIGNATION LETTER

422 Memphis
Jean, New Mexico 82800
June 10, 19____

Ms. Jane Cardova
Director of Personnel
Family Home Administration
Jean, New Mexico 82800

Dear Ms. Cardova:

Please accept this letter as my resignation to become effective July 10, 19____ I have accepted a position with ACE Computer Tutor. For some time I have been interested in working more with teaching others to use computers. The position at ACE will allow me to fulfill this need while earning a good salary.

SAMPLE RESIGNATION LETTER (Continued)

I would like to thank my supervisor, Mr. Dunkirk, and Family Home Administration for my pleasant job. The position has taught me a great deal about working with others.

Those I worked with at Family Home Administration were helpful and professional. I will always be proud to have worked for such a fine agency.

Sincerely,

Bill Martinez

THE REFERENCE LETTER

Be sure to ask your boss for a reference letter. A reference letter gives statements about your character, abilities, skills and attitude. Sometimes employers will ask you to write your own reference letter which is then signed by the employer. If this is the case, present your best self in the letter. A reference letter may be addressed to a specific person or may be "to whom it may concern." The following is a sample reference letter. If asked to write your own letter, you could use a similiar one. However, be sure to emphasize your particular strengths.

REFERENCE LETTER

October 20, 19___

Dr. Maysie Lopez
Agco Products
20 Apple Beach
Elden, New Mexico 85417

Dear Dr. Lopez:

Jane Brown has worked with us at Smith's Greenhouse for the past five years. Having an accountant who is skilled in the use of computers and understands our business operation has been very important to us. Jane is always prompt, dependable and honest. She gets along well with the other employees.

I would be glad to recommend Jane for a position with your company.

Sincerely,

Ms. Barbara Jones

LOSING A JOB

Losing a job for any reason can be a very trying experience. It is hoped that this will not happen to you. The following section is included to help in the event that you should lose a job.

BEING LAID OFF OR LET GO

Sometimes companies and agencies must let employees go who have been good workers. Circumstances such as low profits may force an employer to make lay-offs or let some workers go. Sometimes a lay-off is temporary when business is slow.

If you are laid off and decide to wait until your job is available again, ask what chance you have of getting back on. Then decide if you can wait or if you need to look for another job. Be sure to ask for a reference letter. A good reference can help you get another job.

GETTING FIRED

There are a few cases where a personality clash with the boss is the ***only*** reason for you getting fired or being terminated from your job. However, in most cases, the boss will have found that you are not a valuable asset to the company. This is not a pleasant situation, but it does happen sometimes. It will do little good to blame others, since it is you who is out of a job and must find another. Review ***honestly*** your job performance based on the sections of this book dealing with being a valuable employee. Then ***learn*** from your mistakes. If you can determine what you did wrong, you'll be less likely to do it again. In almost every case, there are several reasons for a person being fired. Review the sections on being a good employee again. Then fill out the following chart.

What I did Wrong	How can I Improve
_____	_____
_____	_____

Ask your employer, ***(pleasantly)***, to explain the reasons you are being fired. If this boss didn't like your work habits, chances are you will need to improve before a new employer will be pleased with your performance.

The less verbal you are about blaming someone else for you losing your job, the better. Just try to do better next time.

Being fired is a very bad experience. It will probably leave you feeling low and with poor confidence. Try to be as positive as possible. ***You are a person who can learn from mistakes and be even better!***

Should you mention being fired in interviews or applications? Probably not, unless you are asked directly. If you are asked why you left your last job, you may be able to give a positive comment such as "I needed to make a career change and I'm interested in your company because..." This repsonse steers the conversation toward the new company and actually is not untrue.

Some interviewers may check your references and find you were fired from your last job. If the interviewer then asks you why you were fired, don't fall apart. Have an answer prepared ***before*** you go to the interview. Say that you have discussed the problem with your past employer and have corrected the problems. Mention that you have learned from the experience and you will now be a better employee. ***Never*** begin to blame others at the old company or claim to have been completely without fault. Doing so will only leave a negative impression.

ACTIVITY:

Practice writing a response to: "I have learned that you were terminated from your last position. Can you tell me why?"

_____

_____

TEST FOR PART B: AFTER YOU GET THE JOB--WHAT NEXT?

Directions: Answer each question to the best of your ability. Then use the answer sheet to see how you did. If you find you did not answer all questions correctly, you may need to go back and review some of the written material in this section.

1. What should you do if you don't understand something at work?

   _____

2. What can you do about people at work whom you do not like?

   _____

   _____

   _____

3. Give 3 ways to get along with the boss.

   a.

   b.

   c.

4. Give 3 ways to put yourself into the best possible position for being promoted.

   a.

   b.

   c.

TEST FOR PART B: (Continued)

5. **What should you do before you quit a job?**

_____

_____

_____

6. **Give 5 things a boss expects of a worker.**

a.

b.

c.

d.

e.

7. **What benefits should a company provide employees?**

_____

_____

_____

8. **A resignation letter should include:**

_____

_____

TEST FOR PART B: (Continued)

9. **What is a reference letter?**

_____

_____

10. **When you are fired from a job, what should you do?**

_____

_____

_____

_____

PART VI -- ADJUSTING TO WORKING AND LIVING IN AN URBAN AREA

New Mexico is not a highly populated, urban state. There are many small rural areas. If you go from one of these to a larger town or city in New Mexico (or elsewhere), you may find there are a few adjustments you need to make for life to run smoothly. The purpose of this part of the handbook is to help you adjust to living in an area that is more urban than where you went to elementary and high school.

In Part VI, you will be studying about:

- **Combining Job, Personal Life, And Family.**
- **The Importance Of Leisure Time**
- **Setting Up In The City**
- **Banking, Credit, Savings**
- **Budgeting**
- **Leases, Utilities, Insurance, Taxes**
- **Transporation**
- **Agencies And Systems To Help With Problems**

COMBINING JOB, PERSONAL AND FAMILY LIFE

You may discover that there is a difference between the closeness of family and job now that you live in a more urban area. Often families are involved in the family wage earning in rural areas. Rural people are sometimes closer as a community than is true in urban areas. Even in businesses which are not directly family-owned, family members may all know those at the wage earners job. Sometimes this closeness to all family members makes employers and other business associates more willing to excuse absences related to family celebrations or illness. In many cases, jobs in an urban setting may differ from those in rural areas in this respect. In an urban area it will probably be difficult to explain missing work or being late because of special family celebrations or illnesses other than emergencies.

It is wise to make a plan before beginning a job for dealing with such situations. You will be in a better position to deal unemotionally at a time prior to the actual conflict between job and family life. Plan before starting a job to celebrate family birthdays, religious holidays, or other outings on days when you will be off work. Explain this to the family. Chances are, family members will be agreeable to this plan, if it is initiated ***before*** the situation arises.

Thinking through your family responsibilities and then doing some advance planning will enable you to come up with many acceptable alternatives to missing work. Talk to others to get "tried and true" ways. Be sure you have a family doctor or clinic which is reliable. Know where hospitals are located. Leave this information with others who will be responsible for your family while you are at work. Leave your work telephone number (with the understanding that it is to be used only in emergencies). Getting to know at least a few of your neighbors is often helpful.

The following form is for your use in making advance plans to help family, job and personal life work together smoothly.

FAMILY > JOB > PERSONAL

1. I plan on_____/_____, _____/_____,
   (Specific date and activities)
   and _____/_____for family time and activities.

2. I plan on _____/_____, _____/_____,
   (Specific date and activities)
   and _____/_____for personal time and activities.

3. Emergency number to be reached at work_____

4. List relatives, friends or neighbors you can count on to be available if your family needs someone_____
   _____
   _____
   (Give these people emergency numbers, doctors' numbers and any necessary instructions).

5. List family birthdays or other special holidays to be celebrated and plan a time, (other than a working time), to celebrate. Next, list an activity (you may need to alter activities which interfere with health and being on time to work).

Special Family Events	Time to Celebrate	Activity
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

6. Who will take care of the family (children or others) when I am at work?
   _____
   When I need to be away overnight on business?_____

7. If both you and a spouse work and there are children, who will take the children to the doctor or miss work to be with them if absolutely necessary?_____If neither of you can, list another person(s) who will agree to do so_____

8. List activities that you enjoy personally. Then place a check by those which your family can enjoy with you.

PERSONAL ACTIVITIES	DOES MY FAMILY ENJOY ALSO? (✓)
_____	_____
_____	_____
_____	_____

Is there a good balance here so you can spend some time together at things you enjoy and the family can enjoy also?_____
If not, how can the imbalance be corrected?

_____
_____
_____

How can I explain my job and work to family?

- Where I work_____
- What are my duties?_____

_____
_____

- How do duties relate to company goals?_____
- Who are special people at work?_____

_____

LEISURE TIME

All work and no play makes Jack or Jill: ***dull, uninteresting, tired,*** _____, _____. It is important to
(You add some)
schedule some leisure time. The good news is: ***Urban areas are full of fun places to spend some of your time when off work.*** Examples are concerts, dances, plays, roller/ice skating, bowling, movies (including rentals), large rodeos and horse shows, dog and horse races, amusement parks, ballet, opera, swimming, tennis, racketball, and city team sports.

Even better news: ***Lots of leisure time activities are free or for very little cost.*** Some low cost or free activities are:

- Church sponsored activities
- High school activities
- Municipal centers
- Universities or community colleges
- Parks
- Teacher centers (loan of books and toys)
- Libraries
- Museums
- Art galleries

ACTIVITY:

Some of these activities may be very new to you. ***Try them!*** Decide which ones are fun and fit your likes and budget. Try even those which don't seem very appealing. You may find you truly enjoy doing things you've never thought of doing.

Make a list of four activities you'd like to try in the area where you live and work. Then find out the location(s) of each and the cost. Make note of a possible date to try each activity.

ACTIVITY: (Continued)

*Activity	Location	Cost	Date to Do

*If you need help finding the activities, look in the yellow pages of your telephone book, call a university, community college, municipal center, or a church. Ask at work. You could also watch the newspaper for happenings.

SETTING UP IN THE CITY

The material in this section is written for those moving to urban areas. If you will be setting up your own life in a *rural* area, some of the guidelines given here will also be of assistance to you.

This section gives information to help you:

- When you decide where to live.
- Begin utility services.
- Get a telephone.
- Pay taxes.
- Obtain a family doctor and dentist.

Where to Live

Unless you are particularly fond of sleeping under a park bench (which is unsafe in almost all urban areas), you will need to find a place to live.

If you decide to rent a place to live, there are several things to consider. A list follows. Read the list and then use it to help do the activity.

Renting

- Look at several places before making a decision. Ask some questions about each. Read the lease or rental agreement.
- It is always better to have a *written* agreement.
- How much rent will you pay? Do you pay by month or weekly? Where do you make the payment? Is there a late fee if the rent is not paid on time?
- Must you pay a fee before moving in? Are you to get this fee back if you leave the place clean and in good repair?
- Who pays the utilities? (Water, telephone, gas, or electric).
- Is the address of the place you are to rent on the written agreement?
- Who makes necessary repairs?
- Usually you cannot sublet the place to someone else. Usually a landlord will want to know how many will be living at the rental.
- How long is the lease? What happens if you have to leave before your lease is up? Will you have to pay the remaining months?
- When can the landlord come into your dwelling?
- Can you hang things on the walls? How is hanging to be done?
- For what injuries is the landlord responsible?
- Do you want a house or apartment? How much space do you need? How many will live with you? If you have no family, is it feasible and desirable to share a rental property?

ACTIVITY:

(1) Go to the library and locate a newspaper advertising rental place (Or you could buy a newspaper). **(2)** Practice reading the advertisements. **(3)** Decide on two or three properties. **(4)** Use the guidelines given for renting to make a decision about the properties.

When you actually begin to find a place to rent, you may need to "check out" several before finding a satisfactory one.

You may wish to buy rather than rent a place to live. There are several advantages to buying rather than renting.

ADVANTAGES OF BUYING

- You are putting money into something that you will some day own.
- You can probably use the money paid in interest for tax purposes.
- You will be making improvements and furnishing something that belongs to you.
- You will be investing in something you could later sell or rent.

Probably the only ***disadvantage*** to buying is that you will need a down payment. Before you decide to buy or rent a place to live get some advice from an expert on buying.

ACTIVITY:

(1) Choose two local, reputable banks, or loan agencies. **(2)** Make an appointment with a loan officer. **(3)** Make a list of questions to ask before going to the appointment. **(4)** What are homes selling for locally? Tell the loan officer what salary you are making or will be making when you start work. Choose a price range and have the officer figure a down payment, average closing costs, and monthly payments. **(5)** Investigate traditional homes, mobile homes, modular and pre-fabricated homes, homes where you can do part of the work to cut costs down. **(6)** Now go to a second loan institution and see if you can learn more. **(7)** Depending on where you work, you may qualify for loans at group credit associations. These loans may have lower interest rates. **(8)** Ask for the sheet of paper each loan officer used to figure. Study what each loan officer has told you so you will be able to do some comparisons and determine your best way to buy.

UTILITIES

You will need telephone, electricty and/or gas and/or solar power whether you decide to rent or buy. The deposits paid on each utility can be quite expensive. Therefore, you'll need to figure utility costs when moving to the city as a rather large initial expense. When you go to each utility company, ask how much the deposit will be. Get an idea of how much an average monthly bill will be in the type of dwelling you have. Find out how the deposit will be paid. Will the deposit be included on the first month's bill or do you pay it before service begins? Be sure to explain that you are a permanent resident, new to town. Try to avoid such terms as "student or trainee". Many companies charge higher deposities to categories of more mobile people. The following is an ***example*** of possible utility deposit costs. Yours may actually be higher but probably ***NOT*** much cheaper.

EXAMPLE UTILITY DEPOSITS:

Telephone	**$50**
Electric	**$20**
Gas	**$8**
Utility (City)	**$25**
TOTAL---	**$103**

You'll need to carefully budget for each utility bill because non payment usually results in loss of the utility service. Also, future deposits and service are based on previous credit rating.

When you call each utility for an estimate, be sure to explain that you want an estimate of the minimum and maximum service. For example, some types of telephones are more expensive than others -- Trimline, princess, desk, touch-tone are all types from which to choose. (Be sure to check in to buying your own telephone vs. renting one from the telephone

company. Also remember to find out about service possibilities when you buy your own telephone).

ACTIVITY:

Call three utility companies and an alternative energy company. Then fill out the following worksheet.

UTILITY COMPANY WORKSHEET

Company	Deposit	Payment Due	Average Monthly Fee
Examples:			
DC Telephone	$55	Before Service Begins	$15.00 + Long Distance Desk Type Telephone
Solar Save	$150	Immediately	$40 for 5 yrs. Hot Water

At the bottom of each utility bill there is a code for charges in the bill. Examples follow:

WA - Water
EL - Electric
TX - Tax
SW - Sewer
MS - Miscellaneous
HW - Hot Water Heater
GS - Gas
GA - Garbage
AR - Arrears (unpaid back bills)
LC - Late Charge

ACTIVITY:

Find some type of utility bill and practice reading it: (1) How much is charged for each service?_____ _____ _____
_____ _____ _____ _____
_____ _____ _____ _____

(2) What is the total? _____
(3) How much is the tax?_____
(4) When is the bill due to be paid?_____
(5) What is the penalty if you do not pay by this date?_____

INSURANCE

Health Insurance

If you do not already have insurance, you will need to get some when you begin working. Health insurance will probably be a part of your benefits at work. You will have a specified amount taken from your check each pay period to cover part of the insurance . The company pays the remaining portion. Company policies are often the least expensive way to buy insurance. If the place you work does not have an insurance plan, be sure to obtain one. Call at least 3 companies before deciding where you get the most benefits for your money. At any rate, do be certain you are covered by some type of health insurance policy. Ordinarily, you can manage to pay for minor illnesses or accidents. However, anything which would cause you to be hospitalized or take expensive treatments could easily be more than you could afford.

Obtain the explanations of the company health insurance immediately upon being hired. Read the information and answer these questions:

WHAT TO LOOK FOR WHEN BUYING A HEALTH INSURANCE POLICY

- What is the amount of the deductable on your major medical policy? The deductible is the amount you pay before insurance company begins to pay. Common deductibles are $100, $150, $200 and $250.
- What percentage does the insurance company pay after you have paid the deductible?_____ (Common amounts are 75%, 80%, and sometimes $100.)
- Are medicines included in the deductible?_____Is a different percentage paid if you use generic medicines?_____
- How do you file a claim? _____ Is there a limit to the amount the company will pay for each illness? _____
- If you have trouble reading the policy, check with someone in the personnel or employee benefits where you work.

Dental and Optical Insurance

Some companies include dental and/or optical insurance in the employee benefits. Many companies do not. Check to see if your company has a policy. Is the policy optional? Will an amount be taken from your check each pay period if you decide to take the policy? Is the insurance worth the amount or could you take a small part of your wages and put it in savings to pay dental and eye examinations and expenses? You may want to check rates at insurance companies if you know you will be having a great deal of dental or eye expense.

Life Insurance

You will need to purchase a life insurance policy when you begin work. Sometimes life insurance policies are included in your employee benefits. Check with the personnel or benefits section at work to find out. If a life insurance policy is not part of your benefits, you will have to do the *shopping* for the policy yourself. However, the personnel officer or someone in the benefits section of your company will be helpful if you

have questions. Look for a good insurance agent. ***DO*** shop around. Find an agent that is willing to spend time answering your questions. And be willing to spend time of your own to purchase a policy that is best for you. Go to at least 3 major insurance companies and ask questions and listen before making a decision. The following guidelines are given for choosing an insurance agent.

LOOKING FOR AN INSURANCE AGENT

Look for an insurance agent who:

- has been selling insurance for a long time.
- friends and co-workers say has been good in the past.
- sells insurance for several companies.
- sells more than one type of insurance.
- has training in various types of policies.
- allows you to ask questions and get answers you understand. If you need answers repeated, the agent is ready and willing.
- is interested in you thinking the decisions through (including checking with other companies) before you make a decision.

ACTIVITY:

(1) Gather information from 3 different life insurance companies. Study the materials. Determine which company is the best one for your situation. **(2)** Gather the following to keep in the folder in a safe place: birth certificate, life insurance policy, and bank account records.

Automobile insurance is covered in the sections under Transportation.

TAXES

Taxes must be paid. If you have not already discovered this fact, you soon will. When you buy something in the store, there will be tax added to your purchase. The exact amount varies, depending on how much is charged for state sales tax. Then the city will add another percentage of tax to

each thing you buy. On large purchases such as cars, draperies, linens and furniture, the sales tax can represent a fairly large sum.

In addition to sales tax, there is income tax. When you begin work, you will be asked to fill out a ***Form W-4***, which is an ***Employer's Withholding Allowance Certificate***. The form will ask how many dependents (allowances) you have and if you are married. This information, along with how much you make, is used by your employer to determine how much to keep out of your pay check each month. This money is then deposited with the United States government and the government of New Mexico. At the end of the year, the amount withheld should be about the same as what you owe the government for taxes for the year. In some cases you will need to pay a little more. In some cases, you may get a little money back.

At the end of each year, you will need to fill out tax forms. Well before the end of the year, it is wise to get your tax forms and begin to determine how to complete each. The Internal Revenue Service keeps forms available for you to pick up and complete. In addition, the IRS has information designed to help you complete the necessary forms.

ACTIVITY:

Look up the Internal Revenue Service in the telephone book. Find out the location. Go to the IRS office and obtain the tax forms and information to help you file your income tax return.

TRANSPORTATION

Almost surely you will not be able to live right near your work and near a place to buy necessities. Therefore, you will need to determine how you will get where you need to go in the town or city where you will work. You have several choices of methods of transportation.

BUYING AN AUTOMOBILE

You may decide you want to purchase an automobile. Then you will need to determine if the automobile will be a new or a used one. Shop around before you buy either a new or used automobile. Go to several automobile dealers before deciding. Contrary to what each dealer may tell you, the vehicle you have your eye on will almost always be there when you get back!

BUYING A NEW CAR

- Offer to pay the dealer less than the sticker price. Although foreign automobile dealers may not reduce the sticker price very much, most automobile dealers will be willing to sell for less than the sticker price.
- Be sure you can afford the payments each month. The section on budgeting will help you decide if you can make the payments.
- Do you need to buy a service policy or can you do most of your own repairs?
- How much will the insurance be? Call a few insurance companies. Give them the type of automobile you are thinking of purchasing. Ask how much the necessary insurance will be. If you are financing the automobile (making payments each month), you must carry rather expensive insurance. In New Mexico, you must have liability insurance, and you must carry proof of payment in the vehicle. Commonly, you will pay automobile insurance every six months. On a new vehicle, this amount can vary from $75 to $400+--***that is $125 to 800+ each year!***
- Ask friends and business associates about the service department at the new automobile dealership. Will they fix what they sell?
- Get a salesperson you like, can understand, and can ask questions. Don't be intimidated or pushed into anything. Remember, you'll be the one making the payments.

- Get the salesperson to figure exactly how much the payments will be (there will be tax, title, and maybe various other fees added).
- Check the credit union (for your work), if you have one, for financing. Check several places--the automobile place may be higher than other lending institutions.
- Test drive automobiles before deciding.
- Don't make a decision in one day, if at all possible. Sleep on it! Then decide.

BUYING A USED CAR

- If possible, have someone go with you to shop.
- Check several dealers before buying.
- Be sure you get a total amount and payments (if any) figured on paper before you agree.
- If at all possible, wait a day or so before making your decision. You will think more clearly. And the dealer may offer you a lower price.
- Drive the automobile at least once before buying.
- Approximately how much will it cost each month for repairs? Can you do this yourself? Do you know a reputable, inexpensive automobile repair shop for things you cannot fix?
- How much insurance will you have to pay? Call a few insurance companies to find out. If you are financing the vehicle (making payments), you will be required to purchase relatively expensive insurance. You must buy liability insurance in New Mexico and carry proof of the purchase in the vehicle. How much will this be?
- Can you afford the monthly payment or do you have the money to pay for the vehicle in cash? Check your credit union (for work place) if you have one. They may have a lower interest rate than other lending institutions. Check several finance companies and banks before deciding.

Automobiles, new or used, require buying owner registration each year. Of course, you will also have to allow money for gasoline, oil, tires, and repairs.

CAR POOLS

Car pools can be a way to cut down on transporation costs to and from work. Of course that depends on how many workers live in the same area of town. If you want to try car pooling, post a notice on the bulletin board at work with your name and how you can be contacted.

PUBLIC TRANSPORTATION

Public transportation is one thing you should investigate. Even if you own a vehicle, there are times when public transportation is better. Call the bus company to find out routes, charges, and discounts for frequent riders.

If you are moving to a large city outside New Mexico, you may be able to catch a subway to get where you need to go. The subway or bus is usually much preferred to taking an automobile into the center of a large city. There is almost always a shortage of places downtown to park. When you can find a place to park, there is a fee which can be expensive if you leave a vehicle all day or even several hours.

In larger towns and cities, there are usually taxis available. However, these are an expensive way to move around on a daily basis.

WHAT TO DO WITH YOUR MONEY

COMPARATIVE SHOPPING

Comparative shopping is a term used to describe the process of looking for what you need to buy in several places to spend the least amount of money. A few guidelines are given here for comparative shopping. As you practice and learn the area in which you live, you will find many ways to save money when buying the things you need to live.

COMPARATIVE SHOPPING

- Nothing is a bargain unless you need it.
- Make shopping lists.
- When buying large items, use publications such as ***Consumer Guide*** and ***Consumer Digest*** to compare features. The library has copies of these publications. Call the Better Business Bureau to be sure the company you will be buying from does not have a reputation of doing poor business or selling poor products.
- Large items are usually on sale at certain times of the year. If you can, wait for a sale.
- Coupons can help save. However, most coupons are for brand names which are more expensive than store brands or generic brands. Coupons, refunds, and rebates also take time.
- Generic brands of medicine are generally the same as nationally advertised ones. Ask the pharmacist. The store or generic brands of food and other products are usually cheaper. Sometimes you will need to try the products to see how satisfied you are before buying a large quantity.
- To save time and effort, it is a good idea to find a store which is fairly low to medium priced on everyday items which you need. The store should be convenient to where you live or work. Then do the majority of your buying no more than once a week. Making many trips costs money, time, effort; and most people spend more than when shopping weekly.

CREDIT

Using credit can be a way to save money when used wisely. End of season sales, clearance sales, etc. can sometimes save money. Since you may not have enough money to purchase at sale time, you may want to use credit. Of course, the sale items must be things which you need or will need in the near future or using credit does not save money. In fact, unless paid off before a given date, credit sales cost money in interest.

Credit cards are a widely used method of getting credit. However, before using a credit card for purchases of a sizeable amount, it is wise to check into getting a small loan. Particularly if you can get a loan at a

credit union for your work or other lower interest lending institution. The interest is almost always less than that paid when using credit cards.

The following guidelines are given for getting and using credit cards.

CREDIT CARDS

- Is there a yearly fee to the card regardless of whether you charge anything? How much is the fee?
- What percentage interest are you going to pay in a year? How does this compare with local interest rates at lending institutions?
- Are there late fees?
- What will be your maximum balance?
- When getting credit cards, you must be responsible for the cards. If lost or stolen, you may be required to pay part of the balance which someone else could charge on your card.

ACTIVITY:

Go to a local department store or gasoline company. Obtain credit agreement forms and take them home or to a quiet place to study. Answer the following questions:

1. If you have a balance of $100.00, what is the mimimum monthly payment you make?_____
2. How much will the finance charge be if you pay $15.00 of the $100 balance?_____
3. How long do you have to pay the total amount without interest being charged?_____
4. What can the store or company do if you don't make payments?_____
   _____

CONTRACTS AND FRAUDS

Unfortunately, there are some people and companies who take advantage of others. Always read carefully any agreements. Don't sign anything which you are told cannot be taken home for further study before signing. It is a good idea to buy only from well-established places of business. Always find out how much the total cost of a product will be. Find out what you can do if a product fails to work or you decide you don't want or need the product. If possible, ask someone you know and trust before buying.

There is a "cooling off" period in which you are allowed time to reconsider and still decide not to buy. ***Even*** after you have said or signed that you will pay.

If you do have trouble with a poor company, report this to the Better Business Bureau. Look in the telephone book for the number.

SAVINGS

Savings are amounts of money which you do not spend each month but save. No matter how small your wages are, you should decide on a small amount to put in a savings account each pay period. Check with the personnel department where you work. Persons working in these departments can tell you which banks you can use to have a specified amount taken automatically from your wages or salary each pay period.

BANKING

Shop around for the bank which is best for you. You will need checks to do many transactions. It is unsafe to carry large amounts of cash. Ask someone in "New Accounts" at each bank the following questions before deciding on a bank.

CHOOSING A BANK

- What interest is paid on savings?
- What interest is paid on checking? (If any)
- Is a monthly fee charged for the privilege of using the bank's services? What is the fee?
- How much do checks cost?
- Are the banking hours convenient for you?

When you decide on a bank and open an account, you will get checks. Using checks to pay bills and purchase services is an excellent idea. When you use a check, it will go back to the bank where you have an account. Your account will be charged the amount you have written on the check. The person or company which you wrote on the check will receive (or be credited the amount) which you wrote on the check. The cancelled check is returned so you have a record of payment. As you can see, it is important that you write and handle checks carefully.

WRITING A CHECK

- Use black or blue ink.
- Write legibly. If you make mistakes, tear the check up in several pieces. Write a new one carefully. Be sure to record such checks as "VOID" in your check register.
- Write the amount very close to the $ on the check. This keeps $50 (for example) from being changed to $150.
- Write out the amount of the check on the second long line and make a line to the word "Dollar." This also keep anything from being added.
- Remember to sign your name in the right botton corner. Use the same signature you used when you opened the account at the bank.
- Do <u>not</u> write checks before it is time to use them.
- Do not leave the "**Pay to the Order of**" line blank. Anyone can write their name on the check, endorse it, and cash it.

EXAMPLE CHECK

Mary E. Brown
422 Sopha
Elida, New Mexico 81234 *March 20*, **19*95***

Pay to the Order to: *Villa Vista Apartments* **$*274.56***

Two hundred seventy four and 56/100 **Dollars**

For: *Rent* *Mary E. Brown*

1:2 3 4 9 8 5 1: "26 663 2"

ACTIVITY:

(1) Draw an outline of two checks on a piece of paper. **(2)** Practice writing one for a telephone bill for $26.12 and one for a record album for $9.98. **(3)** Check the sample to be sure you've done the checks correctly.

You will be given checks from someone or from companies occasionally. Wait until you are ready to put the check in your bank or cash it. Then you need to "endorse" the check. To do this, you sign your name (as it is written) on the back of the check. ***Example: Mary E. Brown.*** When you only sign your name, anyone can cash the check. It is safer to write "***for deposit only***" under your name. There may be times when you will want to sign a check written to you over to someone else. Let's say you have received a bonus check from the company for which you work. You need to go to the grocery store and want to use this check to pay for groceries. In this case, all you need to do is sign your name on the back of the check as it appears on the front. However, do not do this until you are actually paying for the groceries. If you endorse the check in this way and then misplace it, anyone who finds the check can cash it.

You will need to keep a record of all the checks you write. When you open your checking account, you will get a check register in your check book. Read the register carefully. It will look like the example here.

EXAMPLE CHECK REGISTER

Code or Check #	Date	Description of Transaction	Payment/Debit or Fee (-)	√	Deposit or Credit(+)	Balance
Payment _____ or Deposit_____						
Payment _____ or Deposit_____						

Immediately upon writing a check or making a deposit, record the transaction in your check register. This will keep you from forgetting. Be sure to subtract or add each time so you will always know how much money you have in your checking account. You will not want to write any check when you do not have a balance to cover it. This is called a ***bad check***. You will be charged a fee for any bad checks, and bad checks will damage your credit rating with businesses and individuals.

Balancing Your Statement

Once each month, you will be mailed a bank statement. On the statement, all transactions made during the statement period will be recorded. You need to carefully compare the statement with your check register. Banks do make mistakes. If you make any mistakes, you can correct them easily if you compare each month. Making such a comparison is called ***balancing your checkbook***. When you get your statement, there will be a place on the back for you to balance your checkbook. Directions will be printed for your convenience.

BUDGETING YOUR MONEY

You have almost certainly learned that money does not grow on trees. In fact sometimes it seems that money must work at hiding! Once you get a job and live in an urban area (or by yourself in a rural area), it will be necessary for you to know exactly where your money is. When you get that first pay check, it may seem that you have quite a bit of money. However, if you begin spending without a plan, you may find that the money cannot be found when it is time to pay necessary bills. Rent or mortage payments, vehicle payments, insurance and food are things which must be paid for.

This section will give you guidelines on ***budgeting your money***. In this section, you will be:

- Making a record of spending
- Using your record of spending to make a budget plan
- Studying some hints for keeping on your budget plan.

MAKING A RECORD OF SPENDING

- Write in the amount spent for ***every*** item.

Example: $1200 (Amount available from paycheck after deductions)

Date	Description of Expense	Amount	Extra Income	Balance
Mar 1	Rent	$300.00	$20.00	$900.00

MAKING A RECORD OF SPENDING (Continued)

- Record every item.
- Extra income includes money you get which is not in your regular pay check. Bonus money, commissions, gifts etc. are examples of extra income.
- Be sure to write miscellaneous expenses (money you just spend in small amounts for one time purcheses). You will need to allow for such things. From time to time you will make such purcheses. Since miscellaneous spending does use money from your check, you need to record and expect these purcheses.
- Be sure to count savings, even if it is a small amount.
- The record of spending will be useful to you ***only*** if you record ***all*** expenses.
- You may want to allow 5-8% (for each item) of your check for clothing, medical expenses, and car expenses. Even though you may not spend this ***each*** paycheck, you may need to spend a large amount during certain pay periods.
- If you regularly contribute to a church or charity, remember to include these payments.

MY RECORD OF SPENDING

Directions: Make a chart similar to the one below. Write in the amount spent for ***every*** item.

$_____ (Amount available from pay check after deductions)

Date	Description of Expense	Amount	Extra Income	Balance
Mar 1	Rent	$300.00	$20.00	$920.00

Once you have made a record of spending for 2 or 3 months, you can prepare a budget for yourself. Then you can work to stay within what you've set up.

ACTIVITY:

Look at your records of spending for 2 or 3 pay periods. Examine each carefully. Did you have enough money until the next pay period? If not, where can you cut down? If you are careful and lucky enough to have extra, did you put it in savings for later when you have unexpected expenses?

Now, make a budget for yourself. Use the following budget sheet to help make your budget. You may need to make some additions or leave out some items to fit your situation.

BUDGET

Expenses (-)	Extra Income (+)	Month, Year
Rent/Mortage Payment		
Food		
Payments		
Car Expense		
Clothing		
Insurance		
Medical		
Recreation		
Baby Sitting (or Pet Sitting, Kennels, etc.)		
Utilities		

BUDGET (Continued)

_____

Expenses (-)	Extra Income (+)	Month, Year
Miscellaneous (Cash for Small expenses)		
Church or Charity		
Savings		

Total Expenses $_____
Total Income $_____

How did I do this pay period? _____

Changes needed for next pay period: _____

_____

_____

HINTS FOR LIVING ON A BUDGET

- Don't make the budget ***unrealistic***. Allow for some miscellaneous expense. If a budget is too hard to live with, it will not serve any purpose.
- Budget for large expenses which occur in certain months. Allow a percentage each pay period for gifts which must be bought on a one-time basis so the expense won't all have to come out of one pay check.
- Shop around for the best buy when making large purchases.
- Think about purchases before you buy. Be sure you really need, want, or can use an item before buying.

HINTS FOR LIVING ON A BUDGET (Continued)

- Some types of recreation don't cost money or cost very little. Try some of these things for fun and relaxation.
- Be sure you have a checking and savings account.
- Invest money only through well-known organized institutions. Let others take the risks of investing with friends and family.
- Work at avoiding the temptation to buy things you don't need.
- Pay back borrowed money as soon as possible. Don't borrow money from friends and family.

SERVICE AGENCIES

In urban areas, (and in some rural areas), there are service agencies which can help with everyday living as well as crisis situations. These agencies are designed to be used. They are for you, and most are free or at very low cost.

If you find you have problems with alcohol or drugs, there are agencies to help you. There are many health clincs which deal with every area of medical problems. There are agencies which can help you with recreation or hobbies. If you have problems or just need to talk, there are many churches and counseling services available in urban areas.

Don't be hesitant to use any of these service agencies. Remember, the people working in these agencies see people like you every day. The point of service agencies is to provide service. In order to provide the services these agencies are designed to provide, people like you must call or visit the agencies.

A list of the agencies commonly available in the more urban areas of New Mexico follows. A very brief description is given of each. Look in the yellow pages of the telephone book in the urban area where you live for more.

SERVICE AGENCIES*

ABUSE/NEGLECT

Agencies: Department of Human Services, Adult Services Intake, Battered Women, Battered or Abused Children, Social Services, etc.

Description of Services: Shelter and counseling for women and children. Some of these agencies investigate reported cases of neglect or abuse. Abused persons can be removed from situation and placed in safe environment for various periods of time.

ALCOHOLISM

Agencies: Alcoholics Anonymous, Alanon Arid Club, Community Mental Health Services.

Description of Services: Meetings for alcoholics to share and discuss problems related to alcohol. Rehabilitation program. Help for those with alcoholism. Prevent and treat alcoholism. Help family and friends of alcoholics. Social activities for recovering alcoholics and families. (Each of the agencies has a slightly different focus but all are aimed at helping alcoholics and/or their family and friends.) Some have dues or charges according to income.

BABIES AND CHILDREN

Agencies: County health nurse, La Clinica de la Familia (or similar names), Child Psychologists, and Child Behavior Consultants.

Description of Services: Help for children and babies with medical, psychological, and/or behavior problems. Call for appointments. Some agencies are free or according to income.

*Adapted from ***Directory of Services Available in Las Cruces,*** Janet M. Abbott, January, 1985.

BIRTH CONTROL

Agency: Planned Parenthood.

Description of Services: Nurse practitioner for physical examinations, pap smears, recommending and prescribing various birth control methods. Free services or according to income.

CHILD SUPPORT

Agency: New Mexico Child Support Enforcement Agency.

Description of Services: Attempt to collect child support. Free for those on welfare and $20.00 for others.

CHILDREN

Agency: CHINS (Children in Need of Services)

Description of Services: Help for children, (ages 10-17), with problems. Discussion, counseling, tutoring, and sometimes job services. Shelter for limited periods of time.

Agencies: Child care, Day care, and pre schools. Check under child care, nurseries, or schools in the yellow or white pages of the telephone directory.

Description of Services: Widely varied. Some provide instruction and others provide only supervision and care. Most charge daily and/or hourly rates. A few charge according to income.

CHURCHES

Agencies: Churches of all religious faiths. Look under the yellow pages in the telephone book for specific names.

Description of Services: Any needs. Counseling, fellowship, group meetings/activities, and referral to other agencies for meeting needs.

CLOTHING

Agencies: Goodwill industries and stores, Salvation Army, Gospel Rescue Mission, Thrift Shops, 2nds/Irregular Stores/Factory Stores, and school clothing banks.

Description of Services: Very inexpensive or free clothing. Some new and some used clothing for all family members. Some shops allow for co-op membership or give credit for those willing to work.

COUNSELING

Agencies: Community Mental Health Services, Churches and religious groups, The Salvation Army, Alcoholics (see listing for Alcohol), New Mexico Legal Services for legal counseling,

Description of Services: Counseling and willingness to listen are provided at all these agencies.

COUNTY EXTENSION SERVICE

Agency: Each county has an extension service. This local extension service is very closely related to the New Mexico Extension Service and the county extension service can obtain services and information from the State Office at any time.

Description of Services: Information and assistance with family, home, yard, garden, financial, and work situations. Oral presentations are available for groups. Written information is available from both the county and the state extension office.

EMPLOYMENT

Agency: Employment Security Department.

Description of Services: Free services for those looking for jobs and for employers. Offers testing of qualifications for jobs requiring such. Gives interest inventories to those interested. May file for unemployment compensation here also.

Agency: GIS (Guidance Information System).

Description of Services: Every person in New Mexico is within 25 miles of a Guidance Information System. This is a computerized job and interest inventory which allows each person to explore the job/career best suited to themselves. There is a very low fee for this service.

Agency: Bureau of Indian Affairs.

Description of Services: Location of various services for Native Americans including employment opportunities.

Agency: Job Corps.

Description of Services: Location, testing, and training for employment.

FOOD

Agency: Churches, Meals on Wheels, Hot Meals for the Elderly, Community Action Agency, Gospel Rescue Mission, Salvation Army, Food Stamps through the Department of Human Services or Social Services Division of this agency. WIC (Women, Infants and Children Program).

Description of Services: Providing food and/or food and nutrition programs, and/or checks or credits for food. Most services are for low income. Some are for the elderly regardless of income.

FURNITURE

Agencies: Goodwill Industries, Salvation Army, Gospel Rescue Mission, 2nd Hand Stores, and Factory Outlet Stores.

Description of Services: Re-sale of used or factory close-out furniture. Low prices. Credit to be used toward furniture is sometimes given for co-op membership or working at the stores for a specified amount of time.

INFORMATION

Agency: Information Referrals and Tenant Services (or a similiar name--look in the yellow pages of the local telephone book).

Description of Services: Information, answering of questions, and helping in solving problems regarding various agencies and services the services provided by agencies.

LEGAL SERVICES

Agency: New Mexico Legal Services (Depending on the area of the State, this name may vary--For example: Southern New Mexico Legal Services.)

Description of Services: Free legal assistance for those eligible by income guidelines. Services are for civil cases and not for criminal ones.

MEDICATIONS

Agencies: Community Action Agency, St. Vincent De Paul Society, Churches and religious organizations, Salvation Army, County Health Office, La Clinica de la Familia (and other similiar organizations), Planned Parenthood.

MEDICATIONS (Continued)

Description of Services: County Health Office--immunizations, blood pressure screening, sexually transmitted disease clinics, and well child clincs. Other Agencies--Doctor and/or nurse practitioner provide services. When funds are available, agencies will fill perscriptions if income is low. Some require referrals and most prefer that appointments be made.

MENTAL HEALTH

Agency: Community Mental Health Services.

Description of Services: Assistance for alcohol, drug, narcotic abuse, emotional or psychiatric problems, suicide presention, and victims of rape. Some provide rehabilitation services and some counseling. Some do testing and evaluation of one's psychological state.

POLICE

Agency: City police, state police, county sheriff, or town marshall.

Description of Services: Help for problems or assistance in finding help. Robberies, frauds, rapes, violent disputes, suspected violations of the law should be reported to the appropriate police agency. Upon moving to an urban area (or moving from one rural area to another), one should always determine which police agency is responsible for law and order in the area. Then the telephone number of the appropriate agency should be recorded in an easily accessible location.

PREGNANT (also PREGNANT ADOLESCENTS AND OTHER UNMARRIED)

Agency: Adolescent Family Life Program (and similar titles), New Futures School (Albuquerque), La Clinica de la Familiar (and similar clinics).

Description of Services: Prenatal care and education. Services are usually according to income.

RENT ASSISTANCE

Agencies: City Housing Authority.

Description of Services: Assistance with rent for low income families or disabled or handicapped single person or older person.

TRANSPORTATION

Agencies: Community Action Agency, churches or religious affiliated groups (sometimes).

Description of Services: Transportation for the elderly and handicapped. Usually there is a small fee and there may be limitations on how long the services can be used.

UTILITIES

Agencies: Community Action Agency, St. Vincent De Paul Society, Salvation Army.

Description of Services: Payment of utility bills or partial payment. Sometimes it is neccessary to attempt to obtain payment from welfare first. Usually, this is a last resort for those who will be losing services for lack of funds to pay. There is usually a limit to the amount to be paid or the number of times a payment can be made.

WEATHERIZATION OF HOME

Agency: Community Action Agency.

Description of Services: Supplies and labor for weatherization, including the installation of doors and windows. Usually a limit to amount of service and must show proof of income and utility bills.

TEST FOR PART VI: ADJUSTING TO LIFE WORKING AND LIVING IN AN URBAN AREA

Directions: Answer each question to the best of your ability. Then use the answer sheet to see how you did. If you find you did not answer all questions correctly, you may need to go back and review some of the written material in this section.

1. List 3 things you can do to successfully combine your job, personal life, and family.

   a.

   b.

   c.

2. Name 2 recreation/leisure activities available in an urban area which are things that are new to you or different from those available in the rural area where you grew up.

   a.

   b.

3. Give one advantage of buying rather than renting.

   a.

4. To buy a place to live, you will need to make a _____.

5. When you begin utility service, you will have to give a _____.

TEST FOR PART #1: (Continued)

6. Company health insurance policies are usually:

   ☐ cheaper
   ☐ more expensive
   ☐ about the same as an individual buying insurance

7. The amount you pay before the insurance company will begin paying on a claim is called the _____.

8. The price on the sticker is what you will pay to ownthat automobile.

   ☐ True ☐ False

9. Give 3 types of transportation for use when it is impossible or inconvenient to use your own automobile.

   a.

   b.

   c.

10. When you use credit to buy and don't pay the entire balance before the specified due date, you are charged _____.

11. Signing a check on the back just as the signature appears on the front of the check is called_____the back.

ANSWERS FOR TESTS

Part I: Who Are You?

1. Any of the following:
   - Aesthetic Ability
   - Human Relations Ability
   - Intelligence
   - Mathematical Ability
   - Mechanical Ability
   - Physical Ability
   - Reasoning Ability
   - Space Visualization
   - Verbal Ability
   - Writing Ability
2. Those who are **orderly/methodical** plan carefully and make an effort to be orderly. These people are uncomfortable when things are messy and poorly planned. Generally, such people like to work where it is quiet. **Casual** persons react best to situations as they occur with little planning. They enjoy not being precise and orderly. Usually work okay in fairly noisy environment.
3. Money, time, and physical characteristics
4. Behavior which you decide is appropriate for you as you attempt to accomplish goals.
5. Any of these: Influencing people; Being powerful; Making money; Helping others, Creating beauty; Being well known; Investigating; Being neat, clean, well-dressed; Agreement with others to get ahead; Having a secure job; Being own boss; Religion; Honesty; Family life, Leisure time.
6. Any of these: Family values and rural living; Need to be assertive; trust; Need for succesful people to follow; Language mannerisms; Need for broader experiences to open your world; Need for control.
7. Take a course on assertiveness training. Read books on the subject.

ANSWERS FOR TESTS (Continued)

Part I: Who Are You? (Continued)

8. Make friends with new people (Especially those from other ethnic backgrounds, nationalities and different parts of the country). Do volunteer work. Join a youth group or vocational youth group. Join a 4-H club.
9. Control
10. (a) Find a person who is successful.
    (b) Ask if this person would allow someone to work with them or follow them to learn.

Part II: Exploring Jobs And Careers

1. Preparing to work within a cluster of occupations gives more job possibilities in the event that changes occur in the working world after selection and training. Choosing a cluster of occupations allows for shifting occupations since training is adaptable to several areas. If a job proves impossible, choosing another job in the same career cluster allows for savings in retraining time and expense. A career cluster gives general goals to work toward while investigating the many opportunities presented within the cluster. The amount of money or time required to do a specific job in a career cluster may not be available. However, there will be jobs in the same cluster which are attainable and will allow for working toward the optimum job.
2. A classification of career clusters.
3. Any of these: Professional or Trade Associations, Businesses, Libraries, Written materials, Counselors, The Guidance Information System.
4. In the library.
5. Names of trade newspapers and magazines for various fields.
6. The Guidance Information System (GIS) is a comprehensive computer-based career information system designed to provide user with quick and meaningful data about occupations, colleges, vocational training,

Part II: Exploring Jobs And Careers (Continued)

and financial aid. Its use is an excellent way to explore career and educational options.

7. A counselor can: Help in locating and administering tests on vocational skills, interests, and abilities. Help interpret these tests. Provide a sounding board for your ideas. Make available written materials specifically for New Mexico on where to find jobs and how and where to obtain training for specific jobs in New Mexico.

Part III: Getting A Job

1. Help Wanted Advertisements or Want Ads
2. Any of these: Newspaper ads, Trade and Professional publications, The Telephone Book, Counselors and school officials, Employment Security Commission, Private employment agencies, Placing your own ad, informal or indirect job search methods.
3. By charging a fee to locate jobs for individuals or employees for companies.
4. Situations Wanted Ads or Classified Ads
5. Social Security Number
6. A resume is a brief and orderly set of facts telling a prospective employer about yourself.
7. To get the permission of the person. Be sure the references are people who know your qualifications.
8. Research the company, Put your best foot forward, Work on dress and grooming.
9. A thank you note.

Part IV: Is Starting Your Own Business for You?

1. Any 3 of these: Being your own boss, providing a service to others, providing a product to others, building something of your own,

ANSWERS FOR TESTS (Continued)

Part III: Is Starting Your Own Business For You? (Continued)

making money; seeing a job you have done well; being a leader.

2. Any 2 of these: Who will buy the products or benefit from the services; Farmers Home Administration, Economic Development Administration, and Minority Enterprise Small Business Investment Corporations; Will you have to move; A tourism bureau or chamber of commerce can help with ideas; Hours worked must be counted in a "craft" business.
3. Any of 4 of these: Farmers Home Administration; Economic Development Administration; Minority Enterprise Small Business Investment Corporations; Small Business Administration; A partner; Selling stock or shares; Banks and companies; Venture capitalists; Established companies; Building Block Concept.
4. Any 3 of these: Idea/product; money to begin; business plan; advertising; location; expenses and capital; financial management; record-keeping; customer and employee relations.
5. Read books; ask others; read magazines, newsletters and pamphlets; contact organizations.

Part IV: After You Get The Job: What Next?

1. Ask someone
2. - Understand reasons why these people are the way they are.
   - Figure out why the people have irritating habits.
   - Realize that some people are insecure and feel unwanted and so are overbearing and pushy.
   - Recognize your own faults--that tends to "take you down a notch."
   - Look for good points--everyone has some. Compliment people on their good points.
3. Any of those listed in the section on "Bosses".
4. Any of those in the section on "What Employers Consider When Making Promotion Decisions.

ANSWERS FOR TESTS (Continued)

Part V: After You Get The Job: What Next? (Continued)

5. Be sure the change is necessary and be sure of having another job. (You may have listed other important things).
6. Any of those in the section on "What Your Boss Expects of You."
7. • Contribute 1/2 the amount you do to social security.
   • Pay worker's compensation
   • Have insurance and hospitalization plans.
8. • Date you want to leave
   • Reasons for leaving
   • Thank you to boss and company
   • Appreciation for co-workers
9. A reference letter is: A letter an employer writes for an employee giving statements about employee's character, abilities, skills and attitudes.
10. Review what good employees should do.
    Ask boss where you went wrong.
    Determine how you can improve.
    Don't blame others.
    Keep a positive attitude about yourself.
    Get a new job and improve.

Part VI: Adjusting To Working And Living In An Urban Area

1. Any of those listed under (or those you made up in the Activity) the section on Combining Job, Personal and Family Life. Or you could have listed some you thought of recently.
2. Any of those listed in the handbook: Concerts, dances, plays, roller/ice skating, bowling, movies and rent movies, big rodeos and horse shows, dog and horse races, amusement parks, ballet, opera, swimming, tennis, racketball and city team sports. Or you may have thought of some others.

ANSWERS FOR TESTS (Continued)

Part VI: Adjusting To Working And Living In An Urban Area (Continued)

3. Any of those listed in the handbook:
   - Putting money into something you will some day own.
   - You can probably use the money paid in interest for tax purposes.
   - You will be improving and furnishing something that belongs to you.
   - You will be investing in something you could later rent or sell.
4. down payment
5. deposit
6. cheaper
7. deductible
8. False
9. Taxi, Bus, Subway
10. interest
11. endorsement